

JUL 15 1920

PRINCETON, N. J.

JOURNAL

OF THE

AMERICAN BANKERS

ASSOCIATION

SECTION TWO

PROTECTIVE DEPARTMENT

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SPECIAL REPRESENTATIVE FOR THE AMERICAN BANKERS ASSOCIATION.

GEORGIA, ATLANTA.—L. P. Whitfield, Suite 921-22 Healey Building.

July, 1920

Vol. XIII, No. 1

PROTECTIVE DEPARTMENT

L. W. GAMMON, MANAGER
Five Nassau Street, New York

JUNE PROTECTIVE WORK

WARNING

AT IT AGAIN

Heed this warning. Dangerous criminal at large

In the January, 1920, issue of the JOURNAL Supplement, page 114, we published a warning article relative to the escape of T. J. MOWERY from the Texas State Penitentiary, and at that time very clearly described Mowery and his method of operation. We also reproduced his photograph. We now find that apparently this article was not observed, as Mowery, under the alias of John B. Tift, has paid Savannah, Ga., a visit, to the sorrow of two member banks who sustained losses of considerable size.

As stated in our warning article, Tift or Mowery would negotiate for the purchase of Liberty Bonds, then pay for same with cashier's checks, which would later prove to be worthless.

One of the interested banks in dealing with this individual gave him a letter reading as follows: "We have today issued in your name our Certificate of Deposit payable On Demand for \$60,000 which we are holding for your account and against which you have authority to draw at any time." This letter is properly signed by the official and is genuine in every sense of the word, but inasmuch as same was secured through fraud, the presenter of same should be detained and the interested bank and this department notified.



T. J. MOWERY

To enable our readers to recognize this individual, should he attempt to work a similar swindle, we are again showing Mowery, alias Tift's photograph over this article. He is described as 64 years of age, 5 feet 5½ inches, 126 pounds, small build, ruddy complexion, gray sharp eyes, gray hair, might be dyed a dark color, smooth shaven, however when last seen wore a full dark beard. His Bertillon measure-

ments are 66.7; 70.0; 85.9; 19.5; 15.1; 13.7; 6.6; 25.0; 11.2; 9.1; 45.3.

J. H. Morris
500000

BOGUS CASHIER'S CHECKS

Swindler has bogus cashier's checks in his possession

E. M. ELLIS has in his possession several hundred bogus cashier's checks purporting to have been issued by the Citizens National Bank, Pawhuska, Okla. The numbers of a few of the checks run from 2,000 to 2,100 inclusive. They are printed on light pink tint safety paper. He is described as being 38 to 40 years of age, 5 feet 11 inches, 190 pounds, light complexion, brown hair, smooth shaven. Watch for this man.

CASHIER'S CHECKS STOLEN

The Citizens National Bank, Valiant, Okla., advised this department that their cashier's checks numbered 341 to 400 inclusive have been either lost or stolen and all banks are warned to be on the lookout for these checks.

J. C. DAWSON. A member bank of Lehigh, Okla., is anxious to learn the whereabouts of this man for having defrauded them by means of a bogus check. A warrant for this man's arrest is now in the hands of the sheriff of Coal County, Okla. Dawson is described as being 5 feet 8 inches, light complexion, blue eyes, brown hair.

MORTGAGE SWINDLER

EVERETT ROLLINGS. A member bank of Augusta, Kan., has requested us to publish a warning article concerning the alleged activities of Everett Rollings, who defrauded them by disposing of mortgaged property without first gaining the bank's permission. Rollings obtained a loan from the interested bank and gave as security a team of horses, complete set of harness and a wagon. When the note fell due Rollings had left the vicinity and the bank was unable to locate the stock and equipment. He is about 25 years of age, usually seeks employment in the oil fields.

HOLDUP LOOT

The first National Bank of Finleyville, Pa., has requested that we publish a list of securities taken from their institution at the time they were held up by several bandits.

One coupon bond for \$500 of the School District of the Borough of West Washington, due July 1, 1920.

Certificate for ten shares of Capital Stock of the Iron and Glass Dollar Savings Bank in the name of the First National Bank of Finleyville.

Certificates for twenty-five shares of Capital Stock of the Union Trust Company of Washington, Pa., in the name of the First National Bank of Finleyville.

Two First Mortgage, 5 per cent., thirty-year gold coupon bonds of the Pittsburgh, Ganonsburg and Washington Railway Co., Nos. 659 and 660 for \$1,000 each, due July 1, 1937.

Three serial 5 per cent. gold coupon bonds of the Associated Simmons Hardware Co., Nos. 3614, 3615, and 3616 for \$1,000 each due July 1, 1921.

Trdee 5 per cent. equipment coupon certificates of the Pennsylvania Tank Line Co., Nos. 481, 482 and 483 for \$1,000 each due January 1, 1925.

Three 5 per cent. general mortgage coupon bonds of the Union Traction Company of Indiana, Nos. 1938, 201 and 202 for \$1,000 each, due July 1, 1919. Extended to July 1, 1922.

Three collateral joint 4 per cent. coupon bonds for Chicago, Burlington and Quincy Railroad Company, guaranteed by the Northern Pacific and Great Northern Railroad Companies, Nos. 155830, 155831 and 155832 for \$1,000 each, due July 1, 1921.

Three First Mortgage, twenty-year Sinking Fund Gold coupon bonds of the United Fuel Gas Company, Nos. M-3490, M-3491 and M-3492 for \$1,000 each, due January 1, 1936.

Five coupon bonds of the Borough of Leetsdale, Nos. 41, 42, 43, 44 and 45 for \$1,000 each due July 1, 1939.

Three 5 per cent. coupons debentures of the Greater Winnipeg Water District, Nos. 2268, 2269, and 2270 for \$1,000 each, due July 1, 1921.

Three eight-year 5-6 per cent. collateral trust gold coupons of the American Cities Company, Nos. 1194, 1195 and 1196 for \$1,000 each, due July 1, 1919.

Five First Mortgage, 6 per cent. gold sinking fund coupon bonds of the Weirton Steel Company, Nos. 3176, 3177, 3178, 3179 and 3180 for \$1,000 each, due July 1, 1939.

Three three-year 5 per cent. serial gold coupon notes of the Delaware and Hudson Co., Nos. 3977, 3978 and 3979 for \$1,000 each, due August 1, 1920.

Three Car Trust 5 per cent. coupon certificates, series "E" of the Minneapolis and St. Louis Railroad Company, Nos. 719, 720 and 721 for \$1,000 each, due February 1, 1922.

Eight First and Refunding gold 6 per cent. coupon bonds of the Westinghouse Machine Company, Nos. 1220, 1221 and 1222, 3454, 3455, 3456, 3457 and 3459 for \$1,000 each, due November 1, 1940.

Five five-year 6 per cent. coupon notes of the American Telephone and Telegraph Company, Nos. 31795, 31796, 31797, 31798 and 31799 for \$1,000 each, due February 1, 1924.

Three Receivers Equipment coupon certificates of the West Side Belt Railroad Company, Nos. 369, 370 and 371 for \$1,000 each, due September 25, 1920.

Three three-year collateral Trust 5 per cent. gold coupon notes of the Great Northern Railway Company, Nos. 2168, 2160 and 2161 for \$1,000 each, due September 1, 1920.

The First and Consolidated Mortgage gold coupon bonds of the Seaboard Air Line Railroad Company, Nos. M-10928 and M-10929 for \$1,000 each, due September 1, 1945.

Fifty-two First Mortgage coupon bonds of the Westmoreland County Railway Company, Nos. 508 to 559 inclusive for \$100 each.

Five First Mortgage 4 per cent. fifty-year gold coupon bonds of the Western Maryland Railroad Co., Nos. 8117, 8118, 8119, 8120 and 8121 for \$1,000 each, due October 1, 1952.

Five First Mortgage 4 per cent. fifty-year gold coupon bonds of the Pittsburgh Coal Dock and Wharf Company, Nos. 2121, and 2122, for \$1,000 each, due April 1, 1938.

Three First and Refunding Mortgage 25-year gold coupon bonds, series "A" Northern States Power Company, Nos. 11405, 11406 and 11407 for \$1,000 each, due April 1, 1941.

Two First Mortgage coupon gold bonds of the National Tube Company, Nos. 8663 and 8664 for \$1,000 each, due May 1, 1952.

Five First Mortgage fifty-year old coupon bonds of the Virginian Railway Company, Nos. D-41 and D-42 for \$500 each and M-9162, M-9127, M-9095 and M-120 for \$1,000 each, due May 1, 1962.

Two 5½ per cent. Municipal coupon bonds of the City of Maisonneuve, Montreal, Nos. 725 and 726 for \$1,000 each, due May 1, 1930.

Three First Mortgage 6 per cent. serial gold coupon bonds of the Old Ben Coal Corporation, Nos. 857, 858 and 859 for \$1,000 each, due June 1, 1920.

Three General Mortgage 4½ per cent. gold bonds of the Pennsylvania Railroad Company, Nos. 77778, 93939 and 93935 for \$1,000 each, due June 1, 1965.

Ten Municipal Bonds of the Borough of Barnesboro, Nos. 31 to 40 inclusive for \$500 each, due June 1, 1932.

Three First and Refunding Mortgage 5 per cent. gold coupon bonds of the United States Rubber Company for \$1,000 each, due January 1, 1947.

Three three-year 7 per cent. secured gold coupon notes of the Brooklyn Rapid Transit Company for \$1,000 each, due July 1, 1921.

Three 7 per cent. serial gold coupon notes of the Proctor and Gamble Company for \$1,000 each due March 1, 1921.

Three twenty-year convertible gold 4 per cent. coupon bonds of the Southern Pacific Company for \$1,000 each, due June 1, 1929.

Five First Mortgage gold 5 per cent. coupon bonds of the Pittsburgh Crucible Steel Company for \$1,000 each.

Five First Consolidated Mortgage gold 4½ per cent. coupon bonds, series "A" New York State Railways Company for \$1,000 each, due November 1, 1962.

Three Municipal bonds of the City of Montreal for \$1,000 each due May 1, 1936.

Two four and one half (4½%) per cent. Local Improvement coupon debentures of the City of Vancouver, B. C., for \$1,000 each, due June 30, 1928.

LOST COUPON BONDS

The following listed coupon bonds were stolen from the First National Bank, Oneida, Tenn., at the time their bank was burglarized:

\$1,000 Tennessee Railway Coupon Bond No. 1030
\$1,000 Tennessee Railway Coupon Bond No. 1031
\$1,000 Tennessee Railway Coupon Bond No. 1032

These bonds are of no commercial value; however, any information concerning their whereabouts would be appreciated.

STOLEN SECURITIES

We have been advised by the Fayetteville Bank of Fayetteville, Ohio, that the following securities were stolen from that bank, during a recent robbery:

\$5,000 Piqua, Ohio, 6% General Improvement Notes due January 15, 1923, numbered from 2 to 6 inclusive at \$1,000 each.

\$1,000 Cleveland, Ohio, 4% Water Works Bond #28520, due October 1, 1920.

\$1,000 Alliance, Ohio, 4% Refunding Bonds due September 15, 1920. Numbered 307 and 308 (2) at \$500 each.

\$1,200 Fayetteville Electric Light Co., Fayetteville, Ohio, Coupon Bonds, numbered from 4 to 15 inclusive at \$100 each.

\$1,000 New Court House and Jail Bonds, Hamilton County, City of Cincinnati, Ohio, numbered 1046 and 1048 (2) at \$500 each.

Stock Certificates of "The Fayetteville Telephone Company," Fayetteville, Ohio, in name of Frank Dunham, No. 75 for 7 shares, No. 200 for 13 shares.

Stock Certificates of "The Cincinnati Abattoir Company," Cincinnati, Ohio, in name of Henry E. Fitzpatrick or H. E. Fitzpatrick, Certificate No. 310 D, for 10 shares, No. 70 D, for 2 shares, No. 816 B, 1st Preferred, and No. 424 B, 1st Preferred, for 1 share each.

List of Stock Certificates and Securities in the name of Thomas A. or T. A. Connolly, Fayetteville, Ohio. Stock Certificates of "The Fayetteville Telephone Company," Fayetteville, Ohio, Certificates as follows: No. 102 (10 shares), No. 140 (5 shares) and No. 142 (15 shares).

Certificate No. 3508 of the Central Steel Company, Preferred Stock, at Massillon, Ohio, 10 shares.

Certificate P-1453 for 40 shares of the Berger Manufacturing Company, at Canton, Ohio, Preferred Stock.

Certificate No. 2023 for 10 shares of the First Preferred Stock of the Beaver Board Company, at Buffalo, N. Y.

Certificate No. (?) for 15 shares of the Metropolitan Paving Brick Company, Canton, Ohio, Common Stock.

Certificate No. (?) for 10 shares of the Preferred Stock of the Garford Motor Truck Company, at Lima, Ohio.

Certificate No. 357 for 8 shares of the common stock of the Ohio State Telephone Company, at Columbus, Ohio, in the name of Josephine Ernst, Fayetteville, Ohio, Brown Co.

Should any reader of this publication have any information relative to the above listed bonds, we would appreciate it if they would communicate with the nearest office of our detective agents.

PAYMENT STOPPED

We are requested by the Farmers & Merchants Bank of Kelso, Mo., to advise that payment has been stopped on their time certificate of deposit No. 1310, dated July 25, 1919, for \$3,480, maturing July 25, 1920, also their time certificate of deposit No. 1317, dated August 7, 1919, for \$3640, maturing August 7, 1920. Should any of our readers have any information relative to these certificates of deposit, the nearest office of our detective agents should be notified.

LOST BONDS AND COUPONS

We are advised by a member bank of Bangor, Pa., that the following \$10,000 Allied Packers Temporary 6% Debenture Bonds have been lost or stolen: Nos. 9097, 9098, 9099, 9100, 9391, 3279, 3280, 3881 and 3882.

At the same time coupon No. 5 on bonds No. 5320 and 5321, due February 1, 1920, of the Lehigh Power Securities Company of New York City were lost or stolen. Should any of our member banks secure any information relative to these bonds, same should be communicated to this department or the nearest office of our detective agents.

STOLEN BONDS

We have been requested by a member in New York, N. Y., to advise that the following bonds of the Cities Fuel & Power Company have been stolen: Nos. M-5959 to 5983 inclusive, of \$1,000 denomination. The following interim receipts of the same company have also been stolen: Nos. 402 to 601 inclusive, of \$1,000 denomination.

Should any of these bonds or interim receipts be presented for payment or any information relative to them be obtained, this department or the nearest office of our detective agents should be advised immediately.

LOST LIBERTY BOND

We have been requested by a member bank in South Carolina to advise of the loss of a \$5,000 fourth issue, coupon Liberty Bond, No. 89317.

Should any of our members receive any information relative to this bond, same should be communicated to this department or the nearest office of our detective agents.

ARRESTED

BURSTED BUBBLE

Band of forgers suddenly brought to justice

On June 3, a member bank of New York City received through the clearings, a check for several thousand dollars, which had been deposited in a member bank at Providence, R. I. Upon closely examining it, an official of this bank determined same to be a forgery. Our detective agents were called in and they at once recognized the work on the check as being that of a very clever band of forgers, who have been operating since the first of the year with a very danger-



EDDIE LESLIE

ous piece of paper. In some manner apparently while acting as a porter or window-washer, one of the gang would steal several canceled vouchers, and a few blank checks of the firm. With this data in their possession one of them would fill out the check for several hundred dollars and then turn it over to Novello who, in turn would give it to Eddie Leslie. This man would then either pass the check over the counter or open an account and eventually deposit one or two checks for collection. His work was made very easy for him as the forgery was one that was hard to detect and in every



LOUIS NOVELLO



STEVE NELSON

instance was on a firm check. Had the operators not made a misslip and used the name of a maker that was not recognized by the New York bank, he not being in the habit of signing checks on this bank, although he was authorized to do so, they would have continued merrily on their way. The Providence bank was at once notified that the check was a forgery. This discovery resulted in the arrest of two men on June 4, and, one June 5, which consequently cleared up a series of forgery operations amounting to about \$50,000.

On the morning of June 4, the Providence bank was the center of attraction for the local authorities, our detective agents and other interested parties. Shortly before noon one of the operators using the alias of Jacob Stern entered the bank, and made a new deposit on the New York institution. When he left he was followed by one of our agents, however, very soon after leaving, our representative was sent for by the local authorities and was relieved by a local representative of a private detective agency. The subject of the investigation was lost by this representative but subsequently located and eventually turned over to a uniformed police officer. While being questioned by the police in his rooms, this individual received a call from Louis Novello, his companion in crime, who was also placed under arrest. Upon returning to police headquarters these two men were given a lengthy questioning, whereupon they confessed to operations in New Haven and Boston. They also advised the authorities that their accomplice named Steve Nelson was due to arrive in Providence on the morning of June 5.

With the above information in their possession it was arranged by all of the interested parties to be on hand as a reception committee. Our two representatives were on hand, one at the railroad station and the other at police headquarters. According to arrangements Steve Nelson appeared on the scene and was arrested. When taken to police headquarters he was questioned by the police and our representatives, but refused to talk. The other two men were questioned by our agents, concerning their activities in New York, Brooklyn and Philadelphia. They at once confessed to their participation in these crimes, which was the first time that the local authorities were aware of just how great a capture they had made.

Due to the supplemented confession and the nature of their operations in Boston, where the case against them was very weak, it was decided to turn the prisoners over to the New Haven authorities, where the strongest case could be used against them.

The prisoners were duly transferred to New Haven where they were again questioned. This time Steve Nelson was prevailed upon to talk. His statement is very interesting and the result of his talking further loosened Novello's tongue

who made new disclosures which brought to light details of new transactions that were listed in our records. He is alleged to be the master mind of the clique.

The men under arrest are Eddie Leslie, alias H. Strong, alias H. Patterson, alias Edward Miller, alias Jacob Stern; Louis Novello, Steve Nelson, alias John Adams. We are reproducing over this article, the photographs of the three named individuals.

A CLEAN UP

On the afternoon of May 21, 1920, three men driving a Hudson Speedster drove into Howe, Nebr., entered and held up the Bank of Howe, securing considerable money and securities. After completing their work the bandits drove south into Kansas. The alarm was immediately spread and posses formed. On receipt of the news at Atchison, Kan.,



HARRISON CROMWELL

the sheriff's office and police department put guards on all roads leading into Atchison. This method brought results for about 6 o'clock they encountered the bandits. Several shots were exchanged with the robbers, resulting in all being severely wounded. Two of the bandits, HARRISON CROMWELL, alias Harry Kelley, alias Doc Ford, alias John L. Ford, alias George Ford, and EDDIE INGRAM were captured;



EDDIE INGRAM

the third bandit thought to have been wounded made his getaway and is still at large. The two bandits mentioned have been removed to the State Hospital at Lincoln, Nebr., for safe keeping and will be brought to Auburn, Nebr., for trial as soon as they are able to leave the hospital.

JAMES AKLIER, alias Chester Lowden. This individual using the name of A. R. Ferneau was successful in defrauding a member bank of this and the California Bankers Association, situated at Santa Monica, by means of a forged check. The real A. R. Ferneau had his effects stolen from his hotel room. Among the various articles were his check book and identification card. The operator made good use of the articles obtained. Our agents were called in and they ascertained that Aklier, alias Lowden, had been arrested by the Seattle police and is now being held for the California authorities. During the investigation the California Bankers Association prorated in defraying the expenses.

JOE BROWN, true name Joseph Ferstandy, in some manner secured possession of a check of a depositor of a local member bank and was successful in having this check certified, after having forged the signature of the maker. With the forged check in his possession he and a companion called upon a branch of a large chain hat store and made a purchase, presenting the check in question and received the change of this check in cash. When the check was returned to the customer he, of course, not having had a check certified, at once returned same to the bank as a forgery. Our detective agents were called in and in making an investigation learned the true identity of the operator. While engaged in their search for this individual, he was apprehended by a uniformed man at the time he was holding up a citizen. Our agents at once questioned the prisoner and he confessed to having been one of the party of two who secured funds on the check in question, and at the same time admitted forging the two indorsements which appear on the back of the check. Inasmuch as the operator was being held for the charge of hold-up, and a second offender, it would be some time before our case would be reached, consequently we are counting this a conviction and removing his name from our awaiting trial list.

E. E. CANNING, alias Eddie H. Morgan. This man opened an account on May 7, 1920, with a member bank at Eugene, Ore., with a raised check signed by one of their depositors and a small amount of cash. On May 10 he deposited another check which bore the forged signature of the same depositor. He then proceeded to make several purchases at stores in the city, paying for same with his personal checks. These checks were paid by the member bank, thereby causing them to sustain a loss. Our detective agents' Portland representatives were notified and an investigation was made at Eugene. Our agents ascertained that this man had left Eugene for Tacoma, Wash., on May 12, accompanied by his wife. This information was supplied to our Seattle agents, who upon investigating at Tacoma learned that this man had been placed under arrest by the local authorities on the morning of May 15, 1920, and was being held for the Eugene authorities. Canning is described as being 25 to 26 years of age, 6 feet, 116 pounds, slender build,

dark complexion, very dark eyes, black hair, is either half-breed Indian or a Spaniard. The Oregon Bankers Association are prorating in the cost of this investigation.

CHRYSSICOPOULOS, alias Harrison. Several banks in New York City, members of this Association sustained a loss through a Greek, who hit upon a novel plan of working the sugar shortage to his advantage. In all instances he called upon the customer of the various defrauded members and secured from them orders to make a delivery of sugar at a very low price. In each instance he was given in partial payment a check for the order. With this check in his possession he would make a complete forgery and was successful in securing funds from the interested bank, as they did not suspect anything to be wrong at the time. When this matter was reported to our detective agents for investigation, they ascertained that a Greek who operated along similar lines had recently been arrested by Detective Riley of the Brooklyn police force. Our detective agents got in touch with this police officer and were eventually successful in having the man arrested identified by the paying tellers of the two of the defrauded banks. When Chrysicopoulos' case came up for trial it was learned that he had forfeited his bond. Detective Riley again got busy and was shortly after successful in locating the operator. At the time of his last hearing, he entered a plea of guilty and was remanded for sentence. He is described as 30 years of age, 5 feet 6½ inches, inclined to be stout, dark complexion, dark hair, regular features, very good looking.

E. J. CLARK, alias F. J. Zanello, etc., caused a member bank of Portland, Ore., a small loss, by securing funds from several checks which were eventually returned by the bank's customers as forgeries. These checks were made payable to F. J. Zanello and Mrs. F. R. Manning. Our agents upon examining the handwriting became convinced that a genuine check payable to E. J. Clark bore the writing of

F. J. Zanello
Mrs. F. R. Manning

the operator. They consequently centered their activities upon Clark and very shortly afterwards he was located by the Los Angeles representatives of our detective agents and arrested by the local authorities. He is being held for the Oregon authorities pending their arrival. The expense of this investigation was prorated by the Oregon Bankers Association.

ROSE H. CLEMENT, alias Catherine Lewis, alias Ruth Lewis, alias Catherine Bradley, who defrauded a member bank of Kansas City, Mo., and one of Atchison, Kan., was arrested at Trinidad, Colo., on May 13, charged with perpetrating several forgeries in that city. She was subsequently convicted and sentenced to a term in the Colorado penitentiary. She is described as 26 years of age, 5 feet 3 inches, 176 pounds, heavy build, dark brown hair, brown eyes.

Fred Wray

WILLIAM DE PONS, alias Fred Wray, alias James Rolph, Jr. A swindler, using the name of Fred Wray

Antonio Marino
Two hundred thirty
Al Marino

endeavored to open an account with a member bank of San Francisco, Calif. The initial deposit was in the form of a check for a large sum, drawn on the Security Commercial & Savings Bank, San Diego. This check, later developments proved, bore a forged signature. The San Francisco bank took the precaution to accept the check for collection only, and wired the San Diego bank for data. The latter bank wired that the check was good, but later discovered the fraud in plenty of time to advise the San Francisco bank before a loss had been sustained. Learning of the attempt to swindle, the local representatives of our detective agents were notified, which resulted in the arrest of the operator at the time he was endeavoring to secure funds on this deposit. Following his arrest, the operator gave a complete confession and claimed his true name to be William De Pons, Jr.

The California Bankers Association has prorated in defraying the expenses incurred in the investigation.

ROBERT R. HASTINGS. By paying on an uncollected item a member bank of Pittsburgh, Pa., has sustained a small loss. This bank accepted an account from Hastings who made his initial deposit in the form of a check drawn on a Chicago, Ill., bank, which was eventually returned as bogus. While our detective agents were working on the case, they heard of the arrest of a man at a local hotel for issuing bogus checks. Upon checking up this information they were successful in having the man identified as the man for whom they were searching. Later they secured a complete confession from the man. Hastings is described as being 30 years of age, 5 feet 11 inches, 165 pounds, well built, fair complexion, light hair, blue eyes, small light mustache, protruding lips.

JOHN HUBERICK, alias Henry Keller, alias George W. Meyers, alias Mark Martins. Due to this individuals familiarity with the routine of a certain member bank of Toledo, Ohio, he was able to secure possession of several thousand dollars worth of vouchers just returned from the clearing house before same had been through the work of the bank. With these checks in his possession and the use of his knowledge of acid, Huberick was successful in altering their appearance and leaving several of the checks as initial deposits at various banks in the vicinity, wherein he secured small amounts from his transactions. Our detective agents were called in and after a week's investigation, they determined the identity of the operator, and supplied same to the local authorities, who brought him to headquarters. After a short questioning in the presence of our representative, he confessed to his operations and is now held awaiting trial. This is not Huberick's first transaction, as at the present time he is reimbursing a well known surety company for a sum of money secured in a similar manner through a transaction that occurred about a year ago. No doubt Huberick will receive a stiff sentence for his last crime as it is apparent he does not intend to correct his ways.

LOUIS LEVINSON. Through information supplied by our detective agents, Levinson was arrested at Dallas, Texas, by the local authorities for having defrauded a member bank of Cleburne, Texas, by means of a check to which he had forged the payee's indorsement. He is described as 26 years of age, 5 feet 5 inches, 160 pounds, stout build, dark complexion, black hair and eyes.

A. CLAYTON McKEEN. In 1917, this individual defrauded a member bank of Work, Okla., by means of a forged check which he presented at the bank, bearing the forged signature of a well known merchant. Following the securing of these funds on this check, McKeen left the vicinity and was

next heard of from Tampa, Fla. In 1919 he defrauded a member bank in a similar manner. He again left the vicinity, and on May 7, he was arrested in San Francisco, Calif., by the local authorities, for the police of Los Angeles. Our detective agents learning of this arrest and believing he was the same party, took steps for identification and were successful in same. McKeen admitted all his crimes. Upon his return to Los Angeles he was held for the authorities of Aveline, Tex., where he was taken to stand trial. Our detective agents are arranging to have detainer warrants lodged by the interested authorities. McKeen is described as 60 years of age, 6 feet, 215 pounds, gray hair, blue eyes, good dresser.

ROSE MURPHY, alias Mrs. Mass, alias Mrs. Felthansel. A member bank of San Francisco, Calif., sustained a loss through this individual, using the names listed in the forepart of this article, who secured funds on a check which later turned out to bear a forged signature of the supposed maker. This matter was reported to our detective agents, who after a short investigation, traced the operator to Maricopa, Calif., at which point she was arrested and returned to Bakersfield and held to await the arrival of officers from San Francisco. Following her arrest she confessed to the transaction, and offered to make restitution, but the interested bank would not listen to her proposition. She is described as being 30 to 35 years of age, 5 feet 4 inches, 135 pounds, gray eyes, fair complexion. The California Bankers Association is prorating the expense of this investigation.

A. O. PHILLIPS. Through the criminal operations of this individual member banks at St. Regis Falls, N. Y., and Mason City, Iowa, have sustained small losses. Phillips, had he confined himself to his legitimate trade he would have been a very good chemist, but due to his extravagant living, he was unable to keep within the bounds of his salary, and consequently had to resort to criminal methods to keep up appearances. While in the employ of a doctor of Mason City, Iowa, Phillips extracted from his employer's books, several checks and forged this man's signature to the checks in question, then secured the money from the interested bank. Our detective agents while taking up the investigation traced Phillips to Pittsburgh, from Pittsburgh to Detroit, Detroit to Cleveland at which point they were successful in locating him, and aided by the local authorities caused his apprehension. Phillips was held for the Iowa authorities and has since been returned to that point. Phillips is described as being 25 years of age, 5 feet 9 inches, 150 pounds, dark complexion, dark brown hair, combed straight back, dark brown eyes, small dark mustache; wears tortoise shell rimmed glasses. The Oregon Bankers Association is prorating the expense of this investigation.

LOUIS PROVATARIS, alias Louis Layaros. A member bank of Astoria, Ore., sustained a loss through paying on a pay check, which bore the forged indorsement of the payee. At the request of the bank official, they being a member of the Oregon, and this Association, our detective agents were assigned to the case. They suspected Louis Provataris of the crime. After a short investigation he was located near Salt Lake City, Utah. This information was supplied the local sheriff's office by our agent's local representative and they effected the arrest of the suspect, who is now being held for the Astoria authorities. The Oregon Bankers Association are prorating the expense of this investigation.

OBRAD RODIC, alias Dobro Rodic. A member bank of Duquesne, Pa., sustained a loss through a very unique

transaction committed by Rodic. It seems that the bank followed a practice of holding for their customers Liberty Bonds, and one day in December they received a letter purporting to come from their customer requesting the bonds be forwarded by registered mail to another member bank of Steubenville, Ohio. These bonds were subsequently called for and the operator disappeared. Shortly after this, their loss was called to their attention, and due to the fact that the real owner reported to the bank that his receipt had been stolen, our detective agents' Pittsburgh representatives were requested to make an investigation. After a long drawn-out investigation, Rodic was eventually located at Midland, Pa. This information was supplied to the interested authorities, and Rodic was placed under arrest and returned to Duquesne, at which point he was identified by the real owner of the Liberty Bonds and is now held awaiting trial.

DALLAS ROMANS. Quite recently the local papers of New York City printed very extensive articles, concerning the operations of an individual known to them as Betty Lee. It seems that this person operated in Newark, N. J., and vicinity, and was successful in finding many victims through a scheme she was using, wherein she purported to be collecting funds for an orphan's home. Following her arrest in Trenton, N. J., by the local authorities, she was identified as none other than Dallas Romans, who was a fugitive from justice, she having defrauded a member bank of Grundy Center, Iowa, and was arrested by our detective agents at Washington, D. C. She was released on bail and fought extradition. When the decision was against her, she left the vicinity and apparently took up her operations in New York City. She was arrested at that point and released on \$500 bail, which she immediately forfeited. She then took up her operations in Newark, where she was subsequently arrested, and is now held without bail. Inasmuch as the charges in this vicinity are stronger against her than in Iowa, she will no doubt be tried at this point. The outcome of her case will be shown in a later issue. The Iowa Bankers Association is prorating the expense of this investigation.

RAY W. RYDER, alias Horace C. Davis. By forging the signature of a near relative to a deed on some property, Ryder attempted to defraud a member bank of Oakland, Calif., by negotiating a loan and offering the forged deed as security. The local representatives of our detective agents were notified of this attempt and upon learning the details recognized the work of Ryder. A short investigation was made with the results that Ryder was located and confessed to the attempted crime. He is now being held awaiting trial. The California Bankers Association is prorating the expense of this investigation.

JOHN SCHINDLER defrauded a member bank of Palo Pinto, Texas, by means of a mortgage swindle. Our agents in making an investigation ascertained that Schindler recently enlisted in the United States Army. With this information in their possession they were finally successful in locating the whereabouts of Schindler, and through the cooperation of his commanding officer, Schindler was detained and held for the authorities of Palo Pinto, where he will be returned for trial. He is described as being 23 years of age, 5 feet 7 inches, 170 pounds, stout build, red complexion, blue eyes, sandy hair.

C. H. STAASHELM, alias J. H. Meyers, with numerous other aliases and many victims among bankers and merchants, had the tables turned on him, and this time he is the sucker. Due to some misunderstanding on his part, Staashelm under the alias of F. H. Johnson, endeavored to secure funds from a member bank of Sedalia, Mo., that was already listed among his many victims. The official being good at remembering



C. H. STAASHELM

faces and incidents at once connected Johnson with a man by the name of Meyers who had swindled him out of a small sum. He consequently permitted Johnson to believe the deal he was negotiating was going through, then at the crucial moment Johnson was requested to write the name of J. H. Meyers. He complied with the request and thereby hangs a tale. The identification was perfect as the writing was identical, and Meyers, alias Johnson, found himself looking into the mouth of a revolver in the hands of the official. This individual has since been identified as an escaped convict from the Iowa State Penitentiary and no doubt will be returned to that institution to complete his unexpired term. During his numerous transactions, whereby he secured loans from member banks on his personal notes, this operator used the following aliases: J. H. Stewart, alias J. H. Stuard, alias J. H. Stafford, alias J. H. Davis, alias J. H. Brown, alias J. H. Hart.

BONNIE WALSH, RALPH MANFREDO and **D. ARKALIAN.** Several months ago, a member bank of Fresno, Calif., sustained a loss through two checks which were eventually returned by their customers as being forgeries. Our detective agents who were also working in the behalf of the bank's membership in the California Bankers Association were requested to make an investigation, and the outcome of same was the arrest of the above named individuals who were arrested by the local authorities following the taking of a statement wherein the crime was committed. At the present time these three people are out on bail, awaiting trial. The California Bankers Association are prorating the expense of this investigation.

STATISTICS OF THE PROTECTIVE DEPARTMENT

	Awaiting trial August 31, 1919	Arrested since August 31, 1919	Arrested in June, 1920	Total	Convicted	Discharged or acquitted	Fugitive, escaped, insane or died	Awaiting trial
Forgers, etc.....	202	317	26	343	255	115	32	143
Burglars.....	4	22	...	22	11	7	1	7
Hold-up robbers.....	12	57	2	59	57	4	3	7
Sneak thieves.....	5	1	1	3
Total.....	223	396	28	424	324	127	36	160

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AUG 13 1920

PRINCETON, N. J.

JOURNAL

OF THE

AMERICAN BANKERS ASSOCIATION

SECTION TWO

PROTECTIVE DEPARTMENT

OFFICERS OF THE WILLIAM J. BURNS INTERNATIONAL DETECTIVE AGENCY, INC.

CALIFORNIA, LOS ANGELES.—I. N. Van Nuys Building.
CALIFORNIA, SAN FRANCISCO.—First National Bank Building.
COLORADO, DENVER.—421 Cooper Building.
ILLINOIS, CHICAGO.—1050 Otis Building.
IOWA, DES MOINES.—609 Observatory Building.
LOUISIANA, NEW ORLEANS.—Queen & Crescent Building.
MARYLAND, BALTIMORE.—Fidelity Building.
MASSACHUSETTS, BOSTON.—201 Devonshire St.
MICHIGAN, DETROIT.—Dime Savings Bank Building.
MINNESOTA, MINNEAPOLIS.—McKnight Building.
MISSOURI, KANSAS CITY.—Ridge Arcade Building.
MISSOURI, ST. LOUIS.—Railway Exchange Building.
NEW YORK, BUFFALO.—D. S. Morgan Building.
NEW YORK, NEW YORK.—Woolworth Building.
OHIO, CINCINNATI.—505 Glenn Building.
OHIO, CLEVELAND.—Sweetland Building.
OKLAHOMA, OKLAHOMA CITY.—Special Representative, H. O. Brown, 908 Colcord Building.
OREGON, PORTLAND.—Yeon Building.
PENNSYLVANIA, PHILADELPHIA.—Widener Building.
PENNSYLVANIA, PITTSBURGH.—Commonwealth Building.

TENNESSEE, MEMPHIS.—Bank of Commerce and Trust Building.
TEXAS, DALLAS.—St. George Hotel.
TEXAS, HOUSTON.—Union National Bank Building.
UTAH, SALT LAKE CITY.—301-302 Tribune Building.
WASHINGTON, SEATTLE.—L. C. Smith Building.
WASHINGTON, SPOKANE.—Old National Bank Building.

FOREIGN OFFICE OF THE WILLIAM J. BURNS INTERNATIONAL DETECTIVE AGENCY, INC.

CANADA, MONTREAL.—Transportation Building.
CANADA, TORONTO.—Kent Building.
CANADA, VANCOUVER.—605 Vancouver Block.
ENGLAND, LONDON, S. W.—Crown Chambers, 5 Regent St.
No. 1.

SPECIAL REPRESENTATIVE FOR THE AMERICAN BANKERS ASSOCIATION.

GEORGIA, ATLANTA.—L. P. Whitfield, Suite 921-22 Healey Building.

August, 1920

Vol. XIII, No. 2

PROTECTIVE DEPARTMENT

L. W. GAMMON, MANAGER
Five Nassau Street, New York

JULY PROTECTIVE WORK

WARNING

MEXICAN SWINDLERS OPERATING

A band of Mexican swindlers is now operating against banks in the west with bogus drafts purporting to have been issued by the Canadian Bank of Commerce, Mexico, D. F., on the Canadian Bank of Commerce, New York, N. Y. A specimen of one of these drafts is reproduced herewith and member banks are requested to be on the alert for same. Banks in Texas, Arizona, California, Mexico and Missouri regret having had business dealings with these Mexicans.

At times drafts are presented bearing the forged indorsement of a local brokerage house, and at other times a letter of introduction is written the bank they intend to victimize, then the operator calls at the bank and presents the bogus draft requesting that the same be cashed.

This same band of operators has also operated with drafts ostensibly issued by the Bank of Montreal, Mexico, D. F., on the Bank of Montreal, New York, N. Y., and drafts drawn on the Equitable Trust Company, New York, N. Y. The following names have been used: Felipe Machin, Jose M. Munoz, Jose Ramirez, etc. One of the operators is described as follows: 30 years of age, 5 feet 4 inches, 125 pounds, slender build, florid complexion, dark hair, stubby mustache. Another is described as being 60 years of age, 5 feet 10 inches, 140 to 150 pounds, medium build, dark complexion, black hair, stubby black mustache.

CLEVER FORGERS OPERATING

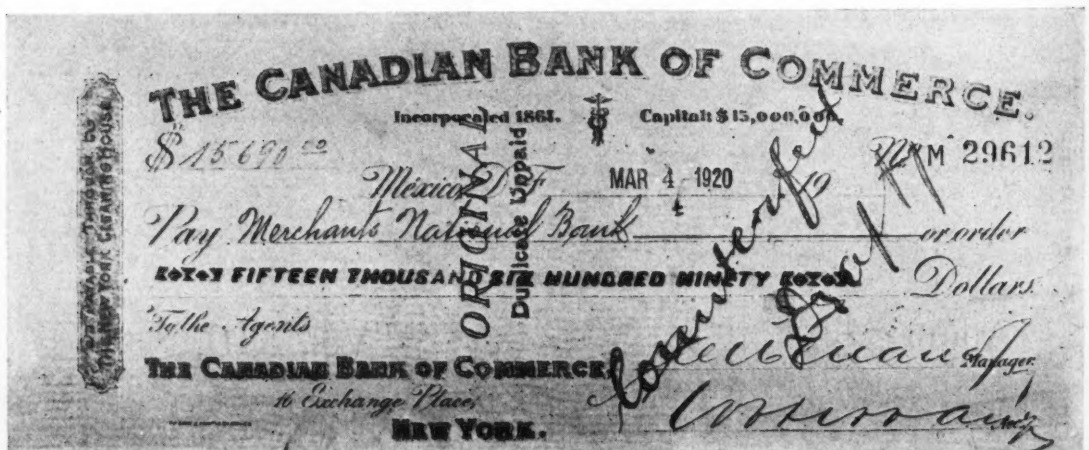
Banks in Philadelphia and Boston victimized; investigate your new accounts

There is now a band of forgers operating, who upon arriving in a city where they intend to operate, approach a local citizen and under the pretext that they are about to engage in some particular line of business, rent floor space. They then produce a large roll of bills, and stating that they are strangers in town, ask to be directed to a reliable bank. In some instances the local citizen recommends his own bank.

The operators then send one of their members to the bank where he opens an account with cash. Numerous checks are then deposited, which have been stolen from hall letter boxes of various firms in other cities. These checks are usually sent from one company to another, and the operators, upon stealing them, invariably forge the indorsement of the firm to which the check is made payable. The checks bearing the forged indorsements are usually paid by the bank on which they are drawn and the forgery is not discovered for several weeks.

By depositing these checks the operators soon run their account up to several thousand dollars, which they quickly withdraw by issuing checks; and in less than three weeks after opening the account, they will have but a few dollars left to allay suspicion.

The weak point in the operations of this band is the fact that they deposit checks which are not drawn to their



order. Observation of this fact, along with the investigation of references furnished by new depositors, may save you a heavy loss and lead to the apprehension of this band.

In the Philadelphia operations the following names were used: Harry Chill, Sam Chill, A. Salb, J. Goldman, Dave Sher, Dave Shore, etc.

Harry Chill is described as being from 30 to 35 years of age, 5 feet 6 inches, 130 pounds, light complexion, blue eyes, light brown hair; Jewish. This man is the one who usually opens the account.

J. Goldman is about 40 years of age, 5 feet 9 inches, ruddy complexion, dark brown hair; Jewish.

Dave Shore is described as being 30 to 32 years of age, 5 feet 6 inches, 200 pounds, ruddy complexion, dark hair; Jewish.

Harry Chill
Cash 400 ⁰⁰/₁₀₀
350 ⁰⁰/₁₀₀

WATCH FOR CERTIFICATE OF DEPOSIT

In his fraudulent transactions JAY B. COOK has secured possession of a certificate of deposit No. 330, issued by the Lincoln National Bank, Minneapolis, Minn., for \$10,000, dated March 4, 1920, payable in three, six, nine and twelve months. Banks should refuse to accept this certificate of deposit, and any information relative to same should be telegraphed collect to the interested bank, this department or the nearest office of our detective agents.

Jay B. Cook's mode of operation is to reside in a certain city for several months, engage in a legitimate business and carry an account at a local bank; then, finally, he presents a forged draft in a large amount and secures all he can before returns are received on the draft. Cook is believed to also have in his possession drafts ostensibly issued by the First National Bank, Visalia, Calif., on the Federal Reserve Bank, San Francisco, Calif. He is described as follows: 48 years of age, 5 feet 6 inches, 140 pounds, medium build, dark complexion; several gold teeth on right side, upper jaw.

C. C. BACKSEN. This man carried a small account with a Ranger, Texas, member bank, but recently called there and withdrew all his funds. Then, later, he entered the bank when another teller was on duty, and presented a check drawn on the Breckenridge State Bank, Breckenridge, Texas. As the teller knew Backsen, he paid the check without looking up the account. The Breckenridge bank, upon receiving the check in question, wired the Ranger bank that they had no account with C. C. Backsen. Therefore, the Ranger bank is a loser, and our detective agents' Dallas representatives are investigating the matter. The operator is described as being 34 years of age, 6 feet, 190 pounds, heavy build, fair complexion, light brown hair.

C. C. Backsen

JOSE CARBAJAL, alias Pedro Gonzales, alias Federico Albina. A Mexican using the above names has caused a Los Angeles, Calif., member bank to suffer a loss on three checks bearing the forged signatures of a depositor. The checks used were stolen from the depositor's check book, and the forgeries were very cleverly executed. Our detective agents' Los Angeles representatives were notified and are investigating the matter. The expenses of the investigation are being prorated between the California Bankers Association and this Association. The operator is described as follows: 35 to 38 years of age, 5 feet 9½ inches, 170 pounds, heavy build, dark complexion, dark hair, black mustache; Mexican.

Pedro Gonzales

CHAS. CARROLL secured funds from a member bank at San Francisco, Calif., on a check which had been stolen from the mail and which bore a forged indorsement. Our detective agents' San Francisco representatives were notified and at the present time are conducting an investigation. The California Bankers Association is prorating the cost of this investigation.

Charles Carroll

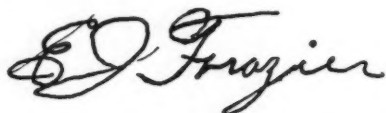
P. E. CHRISTY, who claims to have been a soldier in the Canadian army, cashed a forged check at a clothing store of Victorville, Calif., which was paid by a member bank of that city, thereby causing them to suffer a loss. Our detective agents' Los Angeles representatives were notified and an investigation was made by our Los Angeles, Cincinnati and Denver agents in an endeavor to locate Christy. Christy is described as being 27 to 30 years of age, 5 feet 8 inches, 165 pounds, blue eyes, smooth shaven, neat appearance, and when laughing always places his right hand over his mouth.

The California Bankers Association is prorating the expense of this investigation with this association.

P. E. Christy

E. J. FRAZIER. On May 20, 1920, of this year a man using this name entered a member bank in Kansas City, Mo., accompanied by one of their woman depositors, who had carried an account with them for several years. Frazier was introduced to the officials by this woman who advised that he had roomed at her place on previous occasions. Frazier was permitted to open an account by depositing several checks drawn on out-of-town banks. In view of the fact that he was apparently well known to an old customer of theirs they permitted him to check on these uncollected items. The next day Frazier left for parts unknown and in due time the checks he deposited were returned unpaid. Frazier claimed to be an oil stock salesman and was acquainted in Oklahoma and Texas. He is described as being about 35

years of age, 5 feet 6 or 7 inches, rather chunky build, florid complexion, light brown hair bald on top, smooth shaven, good dresser.



WILL A. KNAPP. A member bank of Fort Madison, Ia., has reported to this department the operations of Will A. Knapp, who has caused them continual annoyance for the past several years by wiring in for funds and drawing checks on them. They report that he does not carry an account with them but are afraid some out-of-town institution might honor one of his checks and thereby sustain a loss. Members are requested to watch for this individual. He always uses his true name.

W. R. KUNS is reported by a member bank in Balto, Okla., as having defrauded them by disposing of mortgaged property. Kuns is described as being 45 years of age, 5 feet 5 or 6 inches, 130 pounds, brown eyes, ruddy complexion, brown hair mixed with gray, wears dark mustache usually.

HOMER PATTERSON succeeded in defrauding a member bank of Manhattan, Kan., by disposing of some property which he had mortgaged to the bank. Patterson also swindled his employer out of considerable money. After disposing of the mortgage property Patterson left for parts unknown. He is described as being 37 years of age, 5 feet 8 inches, 150 pounds, blue eyes, light brown hair, reddish complexion, smooth shaven.

JAMES SLOAN, a depositor of a member bank of Salem, W. Va., forged the signature of another depositor of this bank to several checks. He deposited same to his account and was successful in securing considerable funds checking against this account. Our detective agents' Pittsburgh representatives were notified and an investigation was made at Salem and it is believed that Sloan is at present in the oil fields of Oklahoma. Sloan is described as being 24 years of age, 5 feet 11 inches, 165 pounds, good build, dark complexion, blue eyes, dark hair, smooth shaven; wears tortoise shell glasses at times.

L. N. TROTTER victimized a member bank of Hazard, Ky., by a series of forged checks to which the signature of a local grocery firm had been forged. The matter was reported to our detective agents' Cincinnati representatives, who are endeavoring to locate the operator. Trotter is described as being about 35 or 40 years of age, 5 feet 11 inches, brown eyes, black hair.

GENERAL

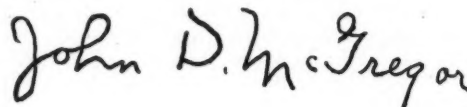
CHESTER BROWN, alias William Casey. On March 13, 1920, a young man succeeded in cashing a check at a member bank of Estherville, Iowa, drawn on a member bank of the Iowa Bankers Association, at Gruver, Iowa. This check was sent through the clearings and paid. Later events proved this check to be a forgery, thereby causing the Gruver bank to sustain a loss. Our detective agents' Des Moines representatives were notified; an investigation was made and they suspected a boy by the name of Chester Brown. This boy was

located by our agents and upon being questioned confessed forging this check. He was placed under arrest by the local authorities, and at present is awaiting trial. Brown is described as follows: 15 years of age, 5 feet 5 inches, fair complexion, stout build, blue eyes, brown hair. The Iowa Bankers Association paid the cost of this investigation.

K. HASSELBALCH was formerly employed in Toledo, Iowa, selling stock for a cattle company. We are now advised by a member bank of Toledo that he is wanted in that county for passing a worthless check in a considerable amount, also that he sold them a note which he obtained by fraud and misrepresentation. We are unable to supply a description of the operator at this writing.

FRED W. KELLER. A member bank at New York, N. Y., reported to this department that one of their customers had been swindled by cashing a check which was signed by the E. S. Keller Oil Company, by Fred W. Keller, vice-president. This check was drawn on the City National Bank and was returned marked "No account." No description of this man is available at this time.

JOHN D. MCGREGOR, alias F. W. Page. This individual is now operating in the middle west with checks purporting to have been issued by the Sanitary Engineering and Credit Association, on the Foreman Brothers Banking Company, Chicago, Ill. The firm named has no account at the bank named; furthermore, the checks bear a forged certification stamp. We are unable to give a description of the operator at this time, but herewith is a specimen of his handwriting.



M. GALEN MOON. A member bank in Polo, Mo., reports that Moon recently operated in their city with worthless checks drawn on a bank in Kansas City, Kan. Moon is described as being about 18 or 19 years of age, 5 feet 5 or 6 inches, 135 to 140 pounds, and represents himself as studying for the ministry.

COLLECTS TWICE

Overdraws account by unique method

At the present moment we are contending with a very clever swindler, who has hit upon a scheme that is almost "fool proof," which makes it difficult to forwarn our members. His mode of operation is as follows:

He opens an account with cash in a substantial amount, then by several deposits brings the account up to a nice figure. A day or so later he appears at the teller's window and presents a check, which practically closes the account. He favors the amount of \$4,500. Just as soon as this amount is withdrawn, the teller handling the transaction is called to the telephone and advised of a supposed accident to some member of his family. While the teller is at the telephone, and before he has had a chance to enter the amount drawn against the account, the operator appears at the other paying teller's window and repeats his transaction. This teller, not knowing of the first withdrawal, of course finds the account

in perfect shape, and unknowingly for the second time pays the amount to the operator.

The last two times that this swindler has operated, he has appeared at the bank and opened the account stating that he only intended to leave the money on deposit over night, as he was planning to buy out some local merchant.

Caution your tellers to watch for this man, and whenever called to the telephone to make sure that all large items are promptly reported to the bookkeeping department before he leaves his cage.

We are reproducing a specimen of the operator's handwriting. He has used the following names: James P. Lewis, Charles B. Hinton, Charles B. Cole, Charles M. Brock, George L. Edwards, James B. Curtis, George F. Boyd, etc. His description is as follows: 25 to 30 years of age, 5 feet 7 inches, 150 pounds, medium build, dark brown hair, dark eyes, good teeth, neat dresser, dark clothes.

James B. Curtis

LOST OR STOLEN CERTIFICATES OF DEPOSIT

The Corpus Christi National Bank, Corpus Christi, Tex., has reported the loss or theft of the following certificates of deposit issued on April 19, 1920, payable to C. L. Newman, payable six months from date and bearing 4 per cent. interest:

No. 5009 for \$1,000
No. 5010 for \$1,000
No. 5011 for \$1,387.83

Any information relative to these certificates of deposit should be communicated to this department immediately.

STOLEN SECURITIES

The following securities were stolen from the Plainfield State Bank, Plainfield, Ill., when same was held up on July 12, 1920:

\$2,000 Southern Counties Gas Company Bonds, due May, 1936, Nos. D 770, 771, 772 and 773
\$5,000 Kingdom of Sweden Bonds, due June 15, 1939, Nos. 8112, 8113, 8114, 8115 and 8116
\$2,000 Swiss Confederation Bonds, due August 1, 1929, Nos. M 5069 and 5070
\$2,000 Fred Rueping Leather Company Bonds, due July 10, 1919, Nos. M 760 and 761
\$5,000 Texas Company Bonds, due 1923, Nos. 31985, 31986, 31987, 31988 and 31989

Any information relative to these securities should be communicated at once to this department or the nearest office of our detective agents.

ARRESTED

TAILOR ARRESTED AS FORGER

Prior to June 24, 1920, LOUIS KLEBANOFF was well known in Laramie, Wyo., as a clothing merchant, and on

that day he became prominent as a forger. This individual's leap to prominence was brought about by two checks to which he forged the signature of a customer of a Denver, Colo., member bank. He deposited these two checks in a bank at Greeley, Colo., and drew against them to a considerable extent, causing the Denver bank to sustain a loss. Our detective agents' Denver representatives were notified and conducted an investigation. Subsequently Klebanoff was placed under arrest by the local authorities at Laramie, and he confessed to his operations. He is now being held awaiting trial. In his operations he used the aliases of D. Gold, J. Cohen and George Carsh.

YOUTHFUL BOSTON FORGERS ARRESTED

HARRY JACOBS, JAMES F. FLANNERY, WILLIAM J. CALLAHAN, HARRY ARNOLD, ONNIE ELKHILL and VICTOR MANLEY. In the June, 1920, JOURNAL Supplement we published an article relative to the arrest of Royal Goodspeed and John T. Dugan. Subsequently the individuals named at the beginning of this article were placed under arrest in Boston, Mass., by the local authorities, and they are alleged to be members of the same band which defrauded several Boston member banks. On April 26, Arnold, Manley, Flannery and Callahan entered pleas of guilty and were released on probation. Elkhill and Jacobs also pleaded guilty, Jacobs being sentenced to serve nine months in jail and Elkhill being sentenced to serve eighteen months in the house of correction.

ORTHO K. CROSSNO. In the January, 1919, JOURNAL Supplement there was published an article relative to the arrest of this individual on a forgery charge. Subsequently restitution was made on that charge. During December, 1919, Crossno went back to his old ways and caused a Memphis, Tenn., member bank to sustain a loss on two forged checks in small amounts. On January 15, 1920, he was arrested by the local police cooperating with our detective agents' Memphis representatives.

W. K. DUNCAN, alias J. M. Duncan. During June, 1920, this man passed several checks in Kansas City, Mo., to which he had forged the signature of a depositor of a member bank. The bank sustained a loss as they honored the checks upon presentation through the clearings and the forgeries were not discovered until the depositor received her statement. It was ascertained that Duncan had gone to New Orleans, and our detective agents' Kansas City representatives wired their New Orleans representatives. The latter immediately took up the investigation and was successful in locating the operator in a hotel. Duncan was placed under arrest on July 7, 1920, by the New Orleans police cooperating with our agents. He was held awaiting extradition to Kansas City.

WILLIAM FERGUS, one of the men implicated in the holdup of a Philadelphia, Pa., member bank on January 14, 1920, was placed under arrest by the Philadelphia police department during April, 1920. He has since been tried, convicted and sentenced to serve from six to ten years in the Eastern Penitentiary, Philadelphia, Pa.

ELIZABETH GIBFORD appeared at a Seattle, Wash., member bank on June 23, 1920, and presented a savings ac-

count book of a Wallace, Idaho, bank. She requested first that a withdrawal order against that account be honored, and when the request was refused, she signed a withdrawal order for the entire amount stating she desired to have same transferred to the Seattle bank. A few days later she again called at the bank and asked whether returns had been received from Wallace, Idaho. Upon being advised to the contrary, she said she was in immediate need of funds, and was successful in obtaining a small amount. It was later ascertained that the withdrawal order bore a forged signature and the matter was reported to our detective agents' Seattle representatives, who began an investigation on July 7 in behalf of the bank's membership in the Washington Bankers Association and this association. The same day our representatives located Elizabeth Gibford and her arrest was effected, after which she confessed to having presented the forged order.

ALLAY HASSEN. A friend of this individual left in his care a pass book of a Jersey City, N. J., member bank. Hassen violated his trust and entering the bank, presented a forged withdrawal order closing the account; then, after answering correctly questions asked him by the paying teller, he secured funds. Our detective agents' New York representatives were requested to make an investigation, and they were successful in locating this man and causing his arrest, with the cooperation of the Jersey City police department. He was held awaiting trial and is described as follows: 23 years of age, 5 feet 4 inches, 140 pounds, medium stocky build, dark chocolate complexion, dark eyes, black hair, very small black mustache, Hindu.

E. W. KRAUSE. During March, 1920, this individual caused a Bellevue, Iowa, member bank to sustain a loss on a worthless sight draft. It was learned that Krause's home was in Michigan City, Ind., and our detective agents' Chicago representatives conducted an investigation in behalf of the Iowa Bankers Association and this Association. One of our agents' representatives located Krause in South Bend, Ind., and he was placed under arrest, being held for the Iowa authorities. Subsequently this man was released after having made full restitution.

EVRET MILLER, alias John Mullins. This man entered a Madison, W. Va., member bank during May, 1920, and succeeded in securing cash on a check bearing the forged signature of one of their depositors. On June 9, the bank received another check bearing the same signature and a letter requesting that the funds be sent to Logan, W. Va. The local sheriff was successful in locating and apprehending the operator, who was held awaiting trial.

J. CHESTER MILLER succeeded in defrauding an Everett, Pa., member bank during May, 1920, by means of a forged check drawn on a bank in Cumberland, Md. The check was cashed due to the fact that J. Chester Miller was known at the bank. Our detective agents' Pittsburgh representatives conducted an investigation and ascertained that the operator had been arrested in Pittsburgh, Pa., on a charge of larceny and sentenced to serve one year in the Allegheny county jail. Inasmuch as it would be a year before this individual could be tried on a bank charge, we are regarding this as a conviction and removing Miller's name from the awaiting trial list.

WILLIAM C. MILLER victimized a member bank at Fort Scott, Kan., during May, 1920, by means of forged checks. Our detective agents' Kansas City representatives conducted an investigation and the operator was traced to Kansas City.

Miller was subsequently arrested at Springfield, Mo., by the local authorities, and he has been returned to Fort Scott, Kan., for trial.



ARTHUR L. MOORE

ARTHUR L. MOORE. In the November, 1919, JOURNAL Supplement we published an article entitled "Forgery Syndicate." On December 31, 1919, Arthur L. Moore, a member of the clique referred to, was placed under arrest in Denver, Colo., by the local authorities after attempting to defraud a local member bank. On a previous visit to Denver several member banks sustained losses on checks in the same handwriting as the one used in this instance, and all tellers had been warned to be on the watch for checks in that handwriting. It was the alertness of a bank teller that led to Moore's arrest. On March 24, 1920, Moore was acquitted on a technicality of the charge on which he had been held, but he was immediately re-arrested on another charge. While this was an important arrest, we did not publish it earlier as we were aware of the fact that a technicality existed and it was deemed advisable to wait until the operator had been convicted. On May 29, 1920, Moore was convicted on a charge of forgery and sentenced to serve from six to nine years in the Colorado State Penitentiary.

DORA OWENS operated against a member bank at Maysville, Ky., securing considerable more money than he was entitled to. Two checks had been issued to Owens, and he was requested to return one; instead, he cashed both. A stop payment order had been placed against one of the checks. Our detective agents' Cincinnati representatives were notified and conducted an investigation. Various clues were followed out by them and their Cleveland representatives. Finally, on June 27, a Cincinnati representative located Owens in Higginsport, Ohio, and effected his arrest. He admitted cashing the checks, and has been returned to Maysville, Ky., for trial.

A. PERELMUTTER. On December 3, 1919, this individual was introduced at a Baltimore, Md., member bank and opened an account by depositing cash. A few days later he secured cash on a worthless check drawn on a Norfolk, Va., bank, then withdrew practically all of the funds to his credit. Perelmutter also victimized merchants in Baltimore, and during February, 1920, he victimized a member bank in Pittsburgh, Pa., using the name of Leon Goldman. Our detective agents' Baltimore, Pittsburgh and New York representatives investigated the matter. During May one of our agents' local representatives endeavored to locate the operator in Brooklyn, N. Y., without success. However, on June 29, acting on information received from their Baltimore representatives, our local agents cooperating with the Brooklyn, N. Y., police department located Perelmutter and effected his

arrest in Rockaway Park, N. Y. He has since been returned to Baltimore for trial. This man has also used the names of J. Cohen, J. Maron, J. Kaldman and Leon Dubrowsky. In 1918, he served a term in a Massachusetts Reformatory. He is described as follows: 29 years of age, 5 feet 6 inches, 125 pounds, medium build, dark complexion, chestnut eyes, dark chestnut hair, Russian.



A. PERELMUTTER

TOM PETROFF. On June 19, 1920, this individual stole from the office of a customer of a Dayton, Ohio, member bank, several checks and was successful in cashing them at the bank. Our detective agents' Cincinnati representatives were advised that the bank would suffer a loss and conducted an investigation. Early in July Petroff was arrested in Toledo, Ohio, by the local authorities. He has since been returned to Dayton, Ohio, for trial. Petroff is described as follows: 22 years of age, 5 feet 4 inches, 145 pounds, black hair combed straight back, Macedonian.

MRS. JOHN FOGEL, alias Louise White, alias Lois White, alias Leona White. This woman caused a Des Moines, Iowa, member bank to sustain a loss on several checks bearing the forged signature of a depositor for whom she worked a few days as housekeeper. Our detective agents' Des Moines representatives were notified and an investigation was made. One of our agents' representatives was successful in locating Mrs. Fogel at a rooming house in Des Moines, Iowa, and she was placed under arrest. She is described as follows: 30 years of age, 5 feet 4 inches, 115 pounds, dark complexioned, hazel eyes, brown hair, thin nose.

The Iowa Bankers Association is prorating the expense of this investigation with this Association.

D. W. ROBERTS was successful, it is alleged, in defrauding a member bank of Albany, Texas, by means of a forged check during December, 1919. He was placed under arrest by the local authorities cooperating with our detective agents in Fort Worth, Texas, on January 8, 1920. When his case

came up for trial in April, he failed to appear; therefore, he is now classed as a fugitive from justice.

ED. SALLING. On April 2, 1920, a member bank of Alex, Okla., was held up and robbed of several thousand dollars. The same day Ed. Salling was arrested by the local authorities. He has since been tried, convicted and sentenced to serve five years in the Oklahoma State Penitentiary.



HAROLD D. SPROULE

HAROLD D. SPROULE, alias J. J. Kelleher. During April, 1920, this man was introduced at a New York city member bank by a son of one of the directors. He presented for deposit a check in a considerable amount drawn on the United States National Bank, of Vale, Ore., and was able to draw one check against his deposit. As the Vale check was later returned as bogus, the New York bank sustained a loss, and the matter was reported to our detective agents, who conducted an investigation. Sproule was traced from New York to Washington, D. C., where he passed several worthless checks, then to Columbus, Ohio, where he was located by a representative of our agents and placed under arrest by the local authorities on May 1, 1920. Due to a technicality, making it necessary to bring a witness from Vale, Ore., to testify in New York, it was decided to turn him over to the Washington, D. C., authorities for prosecution, and he has been returned to that point.

MRS. LEON WEAVER, arrested in a department store in Kansas City, Mo., on May 25, while she was endeavoring to negotiate a forged check in payment for some purchases, has been positively identified by several merchants as being the woman who defrauded them by means of checks, to which names of well-known local business men were forged. A member bank in Kansas City has also been defrauded, as she was extremely clever in forging the signature of one of their depositors to a check in such a manner that the bank officials were unable to distinguish her forgery from the genuine signature. Relatives have reimbursed those who lost through her operations, and in view of this fact, she will probably not be prosecuted.

(This article was not published in the July issue of the JOURNAL supplement, but was, however, counted in the July statistics.)

C. M. WILEY, alias George B. Douglas, victimized a member bank in Waterloo, Iowa, by means of forgery, and our detective agents' Chicago representatives were requested to make an investigation. Wiley was traced to Muskegon, Michigan, and from there to Amsterdam, N. Y., where he was placed under arrest by the local authorities. He has since been returned to Waterloo, Iowa, and held awaiting trial.

The Iowa Bankers Association is prorating the expense of this investigation with this Association.

L. A. WILKINSON, alias F. L. Wilkinson. On March 17, 1920, a party representing himself to be R. S. Jaynes secured funds on a note from a member bank of Monongah, W. Va. When the note became due on June 17, it was discovered that same bore a forged signature and forged indorsements. Our detective agents' Pittsburgh representatives were requested to make an investigation. L. A. Wilkinson was suspected of being the operator and our detective agents located him in Wellsville, Ohio, on July 13, 1920, whereupon he was placed under arrest by the local authorities. He

was subsequently identified by the officials of the Monongah, W. Va. bank, and he has been returned to West Virginia for trial.

CLAYTON WILLIAMS caused a member bank of Boyertown, Pa., to sustain a loss on a bogus check drawn on a Philadelphia, Pa., bank. Our detective agents' Philadelphia representatives conducted an investigation and located Williams' haunts in Philadelphia. However, before the operator returned to Philadelphia, he was placed under arrest by the local authorities in Atlantic City, N. J., on a local charge. Arrangements were made to have the interested bank lodge a detainer warrant.

STATISTICS OF THE PROTECTIVE DEPARTMENT

	Awaiting trial August 31, 1919	Arrested since August 31, 1919	Arrested in June, 1920	Total	Convicted	Discharged or acquitted	Fugitive, escaped, insane or died	Awaiting trial
Forgers, etc.....	202	343	25	368	266	119	33	152
Burglars.....	4	22	....	22	11	7	1	7
Hold-up robbers.....	12	59	2	61	60	4	3	6
Sneak thieves.....	5	....	....	....	1	1	....	3
Total.....	223	424	27	451	338	131	37	168

OCT 4 1920

PRINCETON, N. J.

JOURNAL

OF THE

AMERICAN BANKERS ASSOCIATION

SECTION TWO

PROTECTIVE DEPARTMENT

OFFICERS OF THE WILLIAM J. BURNS INTERNATIONAL DETECTIVE AGENCY, INC.

CALIFORNIA, LOS ANGELES.—I. N. Van Nuys Building.
CALIFORNIA, SAN FRANCISCO.—First National Bank Building.
COLORADO, DENVER.—421 Cooper Building.
ILLINOIS, CHICAGO.—1050 Otis Building.
IOWA, DES MOINES.—609 Observatory Building.
LOUISIANA, NEW ORLEANS.—Queen & Crescent Building.
MARYLAND, BALTIMORE.—Fidelity Building.
MASSACHUSETTS, BOSTON.—201 Devonshire St.
MICHIGAN, DETROIT.—Dime Savings Bank Building.
MINNESOTA, MINNEAPOLIS.—McKnight Building.
MISSOURI, KANSAS CITY.—Ridge Arcade Building.
MISSOURI, ST. LOUIS.—Railway Exchange Building.
NEW YORK, BUFFALO.—D. S. Morgan Building.
NEW YORK, NEW YORK.—Woolworth Building.
OHIO, CINCINNATI.—505 Glenn Building.
OHIO, CLEVELAND.—Sweetland Building.
OKLAHOMA, OKLAHOMA CITY.—Special Representative, H. O. Brown, 908 Colcord Building.
OREGON, PORTLAND.—Yeon Building.
PENNSYLVANIA, PHILADELPHIA.—Widener Building.
PENNSYLVANIA, PITTSBURGH.—Commonwealth Building.

TENNESSEE, MEMPHIS.—Bank of Commerce and Trust Building.
TEXAS, DALLAS.—St. George Hotel.
TEXAS, HOUSTON.—Union National Bank Building.
UTAH, SALT LAKE CITY.—301-302 Tribune Building.
WASHINGTON, SEATTLE.—L. C. Smith Building.
WASHINGTON, SPOKANE.—Old National Bank Building.

FOREIGN OFFICE OF THE WILLIAM J. BURNS INTERNATIONAL DETECTIVE AGENCY, INC.

CANADA, MONTREAL.—Transportation Building.
CANADA, TORONTO.—Kent Building.
CANADA, VANCOUVER.—605 Vancouver Block.
ENGLAND, LONDON, S. W.—Crown Chambers, 5 Regent St. No. 1.

SPECIAL REPRESENTATIVE FOR THE AMERICAN BANKERS ASSOCIATION.

GEORGIA, ATLANTA.—L. P. Whitfield, Suite 921-22 Healey Building.

September, 1920

Vol. XIII, No. 3

RULES OF THE PROTECTIVE COMMITTEE

1. Upon receipt of notification by the General Secretary, Five Nassau Street, New York City, or the nearest office or correspondent of the William J. Burns International Detective Agency, Inc., of an attempted or successful perpetration of fraud or crime upon a member of this Association in its banking rooms, or in the rooms of such branches as are members, either by forgery, check-raising, worthless or bogus checks, swindle, sneak theft, robbery, hold-up or burglary therein, the committee will at once use its best efforts to apprehend the criminal. No action however, will be taken unless immediate notice is given, and **a case once committed to the Association cannot be taken out of its hands nor the offense condoned or compromised.** If for any reason whatsoever no prosecution takes place when the member is in a legal position to aid in the prosecution, and fails to do so, such member shall reimburse the Association for all expenses incurred in connection with the case reported.

2. In reporting cases the member agrees to swear out a warrant for the criminal concerned when his identity has been determined: or a John Doe warrant at once in states where permitted. The committee relentlessly pursues both amateur and professional criminals in cases of attempted or successful fraud or crime upon members of the Association, but cannot take cognizance of such offenses where perpetrated upon others than members, or of so-called "inside jobs" where the offender is an officer or employee of a member. The committee relies upon the state, county or local authorities to arrange for the extradition and the payment of expense incident to the return of a prisoner. The committee will not pay witness fees, and will not be responsible for any expense incurred for protective work which has not been previously authorized.

PROTECTIVE DEPARTMENT

L. W. GAMMON, MANAGER
Five Nassau Street, New York

AUGUST PROTECTIVE WORK

WARNING

CASHING STOLEN EXPRESS MONEY ORDERS

Uses travelers' checks as means of identification

Our attention has been called to the operations of a very clever swindler by several banks in the Middle West who are being defrauded by means of cashing express money orders which are eventually returned as having been stolen from the express companies.

His usual method of procedure is to purchase travelers' checks and then upon entering the bank present the check in question for identification purposes and at the same time has cashed one of these stolen money orders. During these operations he has used the names of William V. Heppell and William V. Kippell.

From investigation made it has been determined that the operator is none other than Harry L. Watson, who in 1915 was arrested and convicted for the theft and negotiation of money orders stolen from the Wells-Fargo and Northern Express Companies. For this crime he was sentenced to a term of ten years. In December, 1918, he was sentenced to the Federal Penitentiary at Leavenworth, Kan. for a term of one year and one day for the pilfering of a mail pouch and was released on October 3, 1919. Since that date he has again taken up his fraudulent transactions.

By reference to our records we find that Watson has used the following aliases: Arthur Achen, Joe Blake, Arthur Durant, Herbert Watson, Phillip Bently, William V. Heppell and William V. Kippell. He is described as 36 years of age, 140-150 pounds, 5 feet 6¼ inches. Medium build, smooth shaven, complexion medium, medium chestnut hair. Right index finger short from injury; top of right middle finger short from injury; finger nail of the right index finger is small and turned over.



HARRY L. WATSON

We are reproducing a photograph of Watson and would suggest a close watch be kept for him. In the event he should be located warrants are in existence at Fender, Neb. and this department should be immediately notified.

CASHIER'S CHECKS STOLEN

Swindler issues genuine check with forged signature

FRANK A. ALBERS, alias Charles W. Jackson, alias Howard W. Johnson, alias Charles L. Mason, recently defrauded a member bank in Kansas City, Mo., by means of forged cashier's checks. Our detective agents have ascertained that the cashier's checks were stolen from a local printing establishment and that Albers called at a member bank in Independence, Mo., for whom the checks were being printed, purchased a draft in a small amount, thereby obtaining the signature of the cashier. Albers then called at four different banks in Kansas City, Kan., opened a savings account with each and later presented the forged cashier's check. At one of the banks Albers claimed to be from Texas and was a bank bookkeeper. Albers is described as being about 25 years of age, 5 feet 9 or 10 inches, medium build, fair complexion neatly dressed.

Howard W. Johnson 238 1/2

STOLEN SECURITIES

Last January a member bank of this Association suffered a heavy loss through a hold-up. Since that time some of the loot has been recovered and one arrest made. There is still considerable of this loot unaccounted for and we would appreciate it if the interested readers would examine collateral for loans made since the first of the year for any of the securities appearing below:

- 3 Certificates (Temporary) Republic of China Nos. 5208-09-10 for \$1,000 each, dated Nov. 1, 1919.
- 1 Certificate (Temporary) American Telephone & Telegraph Co. No. 5425 for \$1,000, dated Oct. 1, 1919.
- 1 Anglo-French Government Bond No. 429868 for \$1,000 with interest coupons attached, dated Oct. 15, 1915, maturing on or after April 15, 1920.
- 1 Coupon Bond of Steel & Tube Company of America No. M4027 for \$1,000, dated July 1, 1918, maturing on or after July 1, 1920.
- 1 Coupon Bond of Swift & Company No. 6637 for \$1,000, dated Feb. 15, 1919, maturing on or after Feb. 15, 1920.
- 1 Coupon Bond of Liggett & Myers Tobacco Company No. 10680 for \$1,000, dated Dec. 1, 1918, maturing on or after June 1, 1920.

- 1 Coupon Bond of Brunswick Balke Collender Company No. M1059 for \$1,000, dated Jan. 1, 1919, maturing July 1, 1920.
- 1 Coupon Bond of R. J. Reynolds Tobacco Company No. 8407 for \$1,000, dated Aug. 1, 1919, maturing on or after Feb. 1, 1920.
- 2 Coupon Bonds of the Public Service Company of Northern Illinois Nos. 159-160 for \$500 each, dated Sept. 1, 1919, maturing on or after March 1, 1920.
- 1 Coupon Bond of Peet Brothers Manufacturing Company No. M2289 for \$1,000, dated July 1, 1918, maturing on or after July 1, 1920.
- 1 Coupon Bond of Cudahy Packing Company No. 8824 for \$1,000, dated July 15, 1918, maturing on or after July 15, 1920.

Permanent bonds have been issued to the owners of the temporary certificates and duplicates issued for a portion of the other stolen bonds.

IMPORTANT WARNING

The Edgewater Trust Company of Edgewater, N. J., has just made the following report: "We have received telephone messages from different firms or corporations and even private individuals in New York City, stating that they have received a telephone message from some one claiming that he is a messenger or some official of the Edgewater Trust Company, and stating that the trust company holds a check payable to the person or company they are telephoning to, giving the exact amount of the check, and sometimes the maker's name of the check also, and stating that the Edgewater Trust Company desires to deposit this to their account and at the same time asking them where they keep their bank accounts."

The above shows plainly the advisability of warning your customers not to give out any information concerning their banking business over the telephone or to strangers.

CHARLES A. BOND, M.D. Our members located at the different beach resorts in the vicinity of New York City should warn their customers interested in boarding houses to watch for the operations of Bond, who is issuing checks drawn against the Bank of Romney, Romney, W. Va., which are being returned as worthless. Bond is about 38 to 40 years of age, smooth shaven, brown hair and eyes.

GEO. H. HARVEY. By the use of various pretexts this operator succeeds in securing a bank official's initials to a check. He usually alleges that he intends to open an account. After the necessary initials have been secured, the operator instead of opening the account presents the check to the regular teller and is usually successful in securing the funds. He is described as being 40 years of age, 5 feet 10 inches, 160 pounds, has dark complexion.

*First National Bank
Geo M. Harvey*

HAROLD LOCKWOOD, alias Jack Lockwood, while temporarily employed by a tailor at Sheldon, Iowa, defrauded a member bank of that city through forging the indorsement of his employer. On July 6 this man's employer was called to Bremerton on business and Lockwood was left in charge of his shop. On the same day a customer gave Lockwood a check in payment for a suit of clothes. Lockwood forged the indorsement of his employer to the check. He was successful in securing cash at a local member bank, thereby causing them to suffer a loss. Our detective agents' Seattle representatives were notified and are conducting an investigation in an endeavor to locate Lockwood. Lockwood is described as being 22 years of age, 5 feet 7 inches, 130 pounds, brown eyes, brown hair combed back. The Washington Bankers Association are prorating the cost of this investigation.

A. L. MOORE, alias R. P. Raines, alias J. E. Wilson, succeeded in stealing blank checks of several real estate men of Sedalia, Mo. He forged the signatures of these men to the checks and then appeared at their respective banks and stated that he wished to open an account. The forged check was used as the initial deposit. In each instance this man was successful in securing the greater portion of the sum the check called for. Our detective agents' Kansas City representatives were notified and are now investigating Moore's movements. Moore is described as being 30 years of age, 5 feet 10 inches, 175 pounds, medium complexion, smooth shaven.

WILLIAM NEWELL called at a member bank of Laconia, N. H., and presented a check payable to himself drawn on a bank of Bangor, Me. He was identified as William Newell by an official of the Laconia Street Railroad Company. The bank paid the check on this identification and sent same through the clearings. In due course of time the check was returned marked "account closed." It was learned that the alleged maker of the check had at one time an account with the Bangor bank, but the account had been closed some time previous. Our detective agents' Boston representatives were notified and are now making an investigation. It is believed that Newell is at present in New York or Boston. Newell is described as being 45 years of age, 5 feet 8 inches, 150 pounds, dark eyes, brown hair, smooth shaven, has a pronounced Irish brogue; when talking continually pushes his hat or cap to the side or back of his head.

STANLEY SCOTT. This operator secured a check drawn on a Burkburnett, Texas, bank in payment for an automobile. The check was deposited at a Wichita Falls member bank and credited to Scott's account. After several days' trial of the car which Scott sold, the buyer was dissatisfied and returned it to Scott; at the same time he informed him that he had stopped payment on his check. Scott immediately resold the car and then proceeded to cash numerous checks around Wichita Falls. These checks were paid by the Wichita Falls member bank. In course of time the Burkburnett bank returned the stop payment check, thereby causing the member bank to suffer a loss, inasmuch as Scott had practically closed out his account by checking against same. This matter was reported to our detective agents and it was learned that Scott had gone to St. Louis. An investigation is at present being made at that point in an endeavor to apprehend the operator. Scott is described as being 30 years of age, 5 feet 9 inches, 145 pounds, slender build.

FRANK SMITH. While employed by a depositor of a Jacksonville, Texas, member bank, Smith stole a blank check

to which he forged the signature of his employer. The check was presented to the bank, who paid same, thereby causing them to suffer a loss. Our detective agents' Dallas representatives were notified and are now endeavoring to locate Smith. He is described as being 20 years of age, 5 feet 10 inches, 165 pounds, good build, pink complexion, blue eyes, blond hair, smooth shaven, has a scar two inches long over his right eye, sutters slightly.

MARGARET STOVER is the name being used by a young woman swindler who operated against a member bank of Kansas City, Mo., during the early part of July and who was successful in defrauding the bank. This woman also defrauded several local merchants. She usually called at a department store, purchased clothing for a boy six or eight years of age and tendered a check in payment, taking the difference in cash. The bank accepted one of these as genuine when they received same through the clearings. She is described as being 28 to 30 years of age, 5 feet 6 inches, 110 to 115 pounds, slender build, fair complexion, blue eyes, brown hair, usually wears white waist, black serge skirt, brown silk hose and black gun-metal pumps; she appeared to be a working girl and acted tired when at the stores.

Margaret Stover

GENERAL

LOST MONEY ORDERS

The Dominion Express Company reports the loss by theft of the following express money orders: V. V. 920247 to 249 inclusive. Kindly watch for these and report immediately should they be presented for payment.

H. L. ADAMS is floating checks drawn against a member bank of Burkburnett, Texas, which bear the forged signature of their customer. The interested bank accepted three of these checks as being genuine before they discovered their error. At the present time we are unable to supply a description of the operator.

A. C. ANDERSON, alias J. B. Thomas, defrauded several merchants of Denver, Colo., by making small purchases and giving in payment checks on a bank in which he did not have an account. Anderson is described as being 5 feet 2 inches, 140 pounds, slender build, sallow complexion, light eyes and light hair.

ROY JACKSON, alias George Stillwater. During the latter part of July a man using the above name drove into Marshall, Iowa, driving a Ford coupé, license number 191168. He claimed to be seeking employment and was given work west of the town. After working two days he came to town, where he made several purchases, tendering checks in payment. These checks were drawn on a local member bank and upon presentation it was learned that Jackson was unknown to them. To date we have not learned of this man having defrauded any member bank. Jackson is described as

being 25 years of age, 5 feet $\frac{3}{4}$ inch, 135 pounds, dark brown eyes, has a scar on the left side of his head.

LEE R. JONES, alleged to be representing a private detective agency of Alex, Okla., has defrauded a member bank of that city by means of forged indorsements to checks secured from local merchants to cover services performed by the agency.

JAMES KINCAID. An individual using this name and claiming to be a railroad man endeavored to defraud a customer of a Los Angeles member bank by means of a check bearing the alleged signature of the genuine Kincaid. The member bank discovered the fraud and enabled their customer to protect himself against loss.

JOHN LYNCH, alias Lynch Bros. This individual is traveling about the Northwest issuing checks drawn against the Citizens Bank, Sheffield, Iowa. These checks are being returned as worthless.

WILLIAM R. McCLEAN. We have been advised that a party using this name has been defrauding local merchants by means of bogus checks. This man makes a small purchase and tenders a no-account check in payment for his goods. No description of this man is available at this time.

HARRY NELSON is drawing checks against the Dominion Bank, Toronto, Can. He is described as being 55 years of age, 5 feet 6 inches, stout build, gray hair, bow-legged, weather-beaten appearance, wears large silver belt buckle bearing Masonic emblem, same emblem tattooed on arms and body, talks with accent, is a Norwegian by birth, marine by occupation.



D. PERCEFULL

D. PERCEFULL, alias Geo. C. Boyd, alias Maurice A. Rambeau, alias F. D. Smith, is wanted by the sheriff at Dayton, Wash., for holding up the cashier of a member bank at Starbuck, Wash. The hold-up occurred at 11 A. M., July 17, 1920, the following amounts being obtained by the bandit: \$1,000 in \$50 and \$100 Federal Reserve notes, \$2,270 in \$5, \$10 and \$20 Federal Reserve notes. Perceful is described as being 27 years of age, 5 feet 8 inches, 150 pounds, dark complexion, medium build, brown eyes, black hair. The Washington Bankers Association is cooperating with the American Bankers Association on this case.

ROBERT E. TAYLOR. A member bank of Forney, Texas, has sustained a loss of considerable size through cashing a check for Taylor which later events proved bore a forged signature of one of their customers.

ARRESTED

GEORGE BAIRD caused a Hollywood, Calif., member bank to sustain a loss on a worthless check in a small amount. During February, 1920, he was arrested in Santa Ana, and returned to Los Angeles for trial. It was learned that he had escaped from the Pennsylvania Insane Asylum, where he will be returned.



WILBER EDGAR BAKER

WILBER EDGAR BAKER, alias Fred W. Johnson. On July 1, 1920, a man representing himself to be Fred W. Johnson, whose true name is Baker, succeeded in securing cash from a Los Angeles, Calif., member bank, on a bogus check, bearing a forged indorsement of a local citizen. Our detective agents' Los Angeles representatives were requested to make an investigation, which they did, on behalf of the bank's membership in the California Bankers Association and this Association. Baker was later placed under arrest by the local authorities. Baker is also wanted by a member bank of New York City. He is a regular performer, having just recently been released on probation on a charge made by another New York City member, his arrest having been effected at that time by our detective agents.

LOUIS L. CHATKIN, alias W. D. Hart. On July 7, 1920, a man giving the name of W. D. Hart called at a Ranger, Texas, member bank and opened an account with a check drawn on another Ranger bank. The next day Hart again called at the bank, and as the check deposited had been honored through the clearings, he was able to secure a considerable amount. It was later learned that the check in question had been stolen and bore a forged indorsement. This operator, a few days later, presented at a Fort Worth, Texas, member bank, for collection, a draft which would close his account at the Ranger bank, and this led to his arrest by the local authorities at Fort Worth on July 12, when he endeavored to secure the funds on the draft. He has since been returned to Ranger, where representative of our detective agents questioned him for several hours, and subsequently secured a confession.

WILLIAM DOYLE. This individual defrauded two member banks at Nowata, Okla., by means of forged checks. Instead of presenting the checks at the bank himself, Doyle induced an innocent party to have his checks cashed. When this man called at a bank, he was questioned and told the local authorities where Doyle could be located. Acting on this information, the local authorities found Doyle, and

placed him under arrest. Following his arrest, Doyle was thoroughly questioned by a representative of our detective agents, but he refused to talk concerning his operations. On July 13, Doyle effected his escape from the local jail and is now classed as a fugitive from justice.

ROBERT FOSTER. In the early part of May, 1920, Foster defrauded several banks of Minneapolis, Minn., by means of bogus checks. This man's mode of operation was to open an account at a bank with a small sum in cash. The next day he would deposit a check payable to himself, signed by the Minnehaha Vulcanizing Co. He then proceeded to check against his account and in all cases was successful in securing funds. An extensive investigation was made at that time, but no trace of the operator was found. However, on July 17, 1920, Foster was arrested in Minneapolis by the local authorities. He has since confessed to his crimes and is at present awaiting trial. In his operations, Foster used the following aliases: E. E. Loop, J. E. Mallory, E. Naples, Albert Swanson, R. Johnson, and E. J. Walters. He is described as being 28 years of age, 5 feet 8½ inches, 125 pounds, slim build, sallow complexion, green eyes, medium chestnut hair. Bertillon measurements 74.5, 8.3, 91.5, 19.0, 15.5, 13.7, 5.6, 25.4, 11.7, 9.4, 48.0.

ALBERT M. HALL, alias R. C. Mathews. A member bank of Lytton, Iowa, sustained a loss through the signing of a check bearing the forged signature of a depositor. Our detective agents' Des Moines representatives, conducted an investigation, and ascertained that the operator was working on a bridge gang between St. Joseph, Mo., and Leavenworth, Kan. When Hall returned to Mt. Ayr, Iowa, he was placed under arrest by a local sheriff cooperating with our agents' representative. He has been returned to Lytton, Iowa, where after pleading guilty, he was released on parole. The Iowa Bankers Association cooperated in financing this investigation.

H. M. HALL. During 1913 this individual passed numerous worthless checks in the state of Oregon, but was not prosecuted due to the fact that his mother came to his aid and made restitution on all the checks issued by him. In 1920, Hall again forged numerous worthless checks in the state of California. Our detective agents' San Francisco representatives were notified and conducted an investigation, the expenses of which were prorated between the California Bankers Association and this Association, a member bank of Calexico, Calif., having sustained a loss. On July 22, 1920, our agents secured information to the effect that Hall was at a certain hotel in San Francisco. Our agents' representative went to that hotel, where Hall was placed under arrest, after making a confession to the local authorities cooperating with our agents.

RUTH HARRIS, who was employed by an attorney of Boston, Mass., as a secretary, forged the name of her employer to several checks which a local bank honored upon presentation through the clearings. Our detective agents' Boston representatives were notified and were successful in locating the operator in Boston, where she was placed under arrest by the local authorities cooperating with our detective agents.

FRANCIS M. HARVEY caused a member bank of Akeny, Iowa, to suffer a loss on a check, to which he had forged the signature of his father. Our detective agents' Des Moines representatives were requested to conduct an investigation, and were successful in locating the operator in Rolfe, Iowa, where they effected his arrest. Harvey was returned to Akeny, where restitution was made and he was released from custody.

JAMES HUTTON, alias Edward Offer (negro), defrauded a member bank of Annapolis, Md., by means of forged notes. This matter was reported to our detective agents' Baltimore representatives, who after making an investigation located Hutton in that city. He was placed under arrest by a representative of our detective agents cooperating with the Baltimore police department. Hutton is described as being 30 years of age, 5 feet 8 inches, 150 pounds, black eyes, black kinky hair, smooth shaven.



BUSTER JARRETT

BUSTER JARRETT was on August 8, 1920, arrested by Chief of Police Davis of Nowata, Okla., and one of our detective agents' Kansas City representatives, the arrest being made at Delaware, Okla. Jarrett has been identified as one of the criminals who held up a member bank of Odessa, Mo., at noon on July 1, 1920. Buster Jarrett was taken to Claremore, Okla., where he was held in the county jail. He is described as being 24 years of age, 5 feet 11 inches, 165 pounds, slender build, black eyes, black hair, very dark complexion.

HARRY KAHN victimized a New York, N. Y., member bank by means of two forged withdrawal orders. The matter was reported to our detective agents, who traced Kahn to Los Angeles, Calif., and located him there during April. There was considerable delay in securing extradition papers, but finally Kahn was placed under arrest and returned to New York City, where on July 15, 1920, he pleaded guilty and was sentenced to serve an indeterminate term in the Elmira Reformatory.

SHERMAN T. KIMBRELL induced a local citizen to introduce him at a Chattanooga, Tenn., member bank. There he presented several hundred dollars' worth of bonds which subsequently proved to be worthless. After having deposited these bonds in the bank, he was successful in obtaining the O. K. of an official on a bogus check in a considerable amount. Kimbrell secured the cash on this check, then left for parts unknown. Our detective agents were notified and took up this investigation. Kimbrell was arrested in Chicago on July 14 by the local police and other interested parties. He has been returned to Chattanooga, and is now awaiting trial.

LOUIS KLEBANOFF, relative to whom an article was published in the August, 1919, JOURNAL Supplement, as having effected his escape from the authorities at Laramie, Wyo., was on July 14 rearrested in Denver, Colo., by the local authorities. Inasmuch as this individual is also wanted in Denver on the charge of uttering forged checks, it is probable that he will first be tried in Denver.

J. H. LARKIN. During June, 1920, this individual caused a Seattle, Wash., member bank to sustain a loss on

two checks bearing the forged signature of a depositor. Our detective agents' Seattle representatives were notified and the operator was traced to New York City, where he was arrested by the New York City police and other interested parties.

GEORGE MCCOLGAN. On July 27 our detective agents' Pittsburgh representatives received a telephone call from an official of a Pittsburgh member bank, requesting that a representative call upon them. The representative found that the bank was holding George McColgan, who had uttered a forged check. This man was questioned and made a partial confession, following which he was turned over to the local authorities. It was also ascertained that this same operator had defrauded another Pittsburgh member bank of a considerably larger amount and a complaint was also filed against him on that charge.

M. E. NEWMAN defrauded a member bank of Chehalis, Wash., recently by securing cash on a check which bore the forged signature of one of their customers. Our detective agents' Seattle representatives investigated the matter. On July 15, 1920, Newman was placed under arrest by the local authorities. A few days later, he entered a plea of guilty and was sentenced to serve from two to three years in the Washington State Penitentiary. The Washington Bankers Association prorated in defraying the expenses of the investigation.

S. C. PAYNE, relative to whom an article was published in the February, 1920, JOURNAL, subsequently escaped from the local authorities. We are just in receipt of advice from the interested member bank at Moss Point, Miss., that a local individual while in Selma, Ala., saw S. C. Payne, and had him placed under arrest. He is now being returned to Pascagoula, Miss., for trial.

J. M. SANDERS. During May this individual caused a Stroud, Okla., member bank to suffer a loss on a bogus check. Our detective agents' Kansas City representatives were notified and learned of the arrest of a man by a similar name at Colby, Kan. A representative proceeded to Colby and it was determined that the man under arrest was the one who defrauded the Stroud bank. Therefore arrangements were made to have a detainer warrant lodged, to ensure Sanders' being returned to Stroud for trial when the authorities at Colby were through with him.

CECIL F. SHARP, alias Edward Martin. On May 8, 1920, this man opened an account with a member bank of Vancouver, Wash., by depositing a small amount of cash. On May 15, 1920, Sharp deposited another check drawn on a bank of Sacramento, Calif. He was permitted to draw against this uncollected item and in this manner caused the Vancouver bank to sustain a loss. Our detective agents' Portland representatives were notified and an investigation was made at Vancouver. It was ascertained that Sharp left for Alameda, Calif. Our San Francisco representatives were advised of this and on July 28, 1920, Sharp was placed under arrest at Alameda, Calif., by their representative, cooperating with the local authorities. This man is at present on parole in San Francisco, for having passed bogus checks in that city in 1916. An article relative to him was published in the January, 1920, JOURNAL. Sharp is described as being 22 years of age, 5 feet 9 inches, 145 pounds, slender build, fair complexion, brown hair. The Washington Bankers Association prorated the expense of this investigation.



W. A. YOUNG

WARREN LA RUE SILK. A member bank of Pittsburgh, Pa., suffered a loss on a forged check, uttered by an individual using this name. He was arrested in New York City on July 21, 1920, by the local authorities and held awaiting extradition to Pittsburgh.

JOHN A. SLATER caused a member bank of Aurora, Neb., to sustain a loss on a worthless check. On July 24 he was arrested by the local authorities and other interested parties at Council Bluffs, Iowa.

CARL W. THOMASON, alias Thomas H. Cromley, some time ago defrauded a member bank in Kansas City, Mo., by forging the name of one of the bank's depositors to a check in a small amount, and received the cash on same. It later developed that Cromley was known to the customer of the bank, he having borrowed money from her which was never repaid. It was also learned that Cromley had been arrested at various times for automobile thefts, etc. The matter was turned over to our detective agents' Kansas City representatives, who located Cromley and with the aid of the local police caused his arrest on July 29, 1920. He is now out on bond awaiting trial.

W. A. YOUNG and S. KUX were officials of an automobile firm in Los Angeles, and it is alleged that they caused a member bank to sustain a loss of considerable size, by discounting contracts on several automobiles which never existed. Young was located by our agents and placed under arrest



S. KUX

by the sheriff's office in Los Angeles on July 22, 1920. Our agents also learned that Kux was with his wife and by placing her under surveillance they located Kux. He was placed under arrest by the sheriff's office of San Diego, cooperating with our agents. Both are now being held awaiting trial. The expenses of this investigation were prorated between the California Bankers Association and this Association.

STATISTICS OF THE PROTECTIVE DEPARTMENT

	Awaiting trial August 31, 1919	Arrested since August 31, 1919	Arrested in June, 1920	Total	Convicted	Discharged or acquitted	Fugitive, escaped, insane or died	Awaiting trial
Forgers, etc.....	202	368	24	392	284	128	38	144
Burglars.....	4	22	....	22	11	7	1	7
Hold-up robbers.....	12	61	1	62	60	4	3	7
Sneak thieves.....	5	....	....	....	1	1	....	3
Total.....	223	451	25	476	356	140	42	161

OCT 16 1920

PRINCETON N. J.

JOURNAL OF THE AMERICAN BANKERS ASSOCIATION

SECTION TWO

PROTECTIVE DEPARTMENT

OFFICERS OF THE WILLIAM J. BURNS INTERNATIONAL DETECTIVE AGENCY, INC.

CALIFORNIA, LOS ANGELES.—I. N. Van Nys Building.
CALIFORNIA, SAN FRANCISCO.—First National Bank Building.
COLORADO, DENVER.—421 Cooper Building.
ILLINOIS, CHICAGO.—1050 Otis Building.
IOWA, DES MOINES.—609 Observatory Building.
LOUISIANA, NEW ORLEANS.—Queen & Crescent Building.
MARYLAND, BALTIMORE.—Fidelity Building.
MASSACHUSETTS, BOSTON.—201 Devonshire St.
MICHIGAN, DETROIT.—Dime Savings Bank Building.
MINNESOTA, MINNEAPOLIS.—McKnight Building.
MISSOURI, KANSAS CITY.—Ridge Arcade Building.
MISSOURI, ST. LOUIS.—Railway Exchange Building.
NEW YORK, BUFFALO.—D. S. Morgan Building.
NEW YORK, NEW YORK.—Woolworth Building.
OHIO, CINCINNATI.—505 Glenn Building.
OHIO, CLEVELAND.—Sweetland Building.
OKLAHOMA, OKLAHOMA CITY.—Special Representative, H. O. Brown, 908 Colcord Building.
OREGON, PORTLAND.—Yead Building.
PENNSYLVANIA, PHILADELPHIA.—Widener Building.
PENNSYLVANIA, PITTSBURGH.—Commonwealth Building.

TENNESSEE, MEMPHIS.—Bank of Commerce and Trust Building.
TEXAS, DALLAS.—Dallas County Bank Building.
TEXAS, HOUSTON.—Union National Bank Building.
UTAH, SALT LAKE CITY.—301-302 Tribune Building.
WASHINGTON, SEATTLE.—L. C. Smith Building.
WASHINGTON, SPOKANE.—Old National Bank Building.

FOREIGN OFFICE OF THE WILLIAM J. BURNS INTERNATIONAL DETECTIVE AGENCY, INC.

CANADA, MONTREAL.—Transportation Building.
CANADA, TORONTO.—Kent Building.
CANADA, VANCOUVER.—605 Vancouver Block.
ENGLAND, LONDON, S. W.—Crown Chambers, 5 Regent St. No. 1.

SPECIAL REPRESENTATIVE FOR THE AMERICAN BANKERS ASSOCIATION.

GEORGIA, ATLANTA.—L. P. Whitefield, Suite 921-22 Healey Building.

October, 1920

Vol. XIII, No. 4

PROTECTIVE DEPARTMENT

L. W. GAMMON, MANAGER
Five Nassau Street, New York

SEPTEMBER PROTECTIVE WORK

WARNING

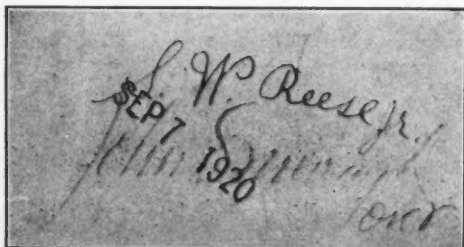
MAIL BOX THIEVES AGAIN OPERATING EXTENSIVELY

Every so often we find it necessary to publish articles relative to the operations of a clique of forgers known to us as the "Bearer Gang." We have reproduced numerous photographs of checks used by them, and we are reproducing herewith another specimen of their handwriting.

The operations of this gang apparently never stop. Within the past few months they have defrauded many banks in New York City and vicinity.

As has been stated many times their mode of operation is to steal checks from hall letter boxes in the down-town manufacturing district of New York City. If these checks are in substantial amounts, and are payable to individuals, this gang simply forges the indorsements of the payees and the makers (the latter acting as identification indorsements), and one of the members of this gang presents the checks at the banks on which they are drawn, regardless of whether the bank is located in New York City or within about a day's traveling distance. However, if the checks are not in substantial amounts, and they are payable to firms, they are altered, the amounts being raised, and the names of the payees either erased by acids, or if the check is on safety paper, cleverly changed by a few pen strokes; for instance, a check made payable to Green & Glicken was changed to George Glicken, and the check in its altered form was honored on presentation. The numbers and dates of the checks are also often changed, making it hard for the banks to detect the forgeries, even if a stop payment order has been placed on the lost check in its original form. In the past, when the payee's name has been erased, the word "bearer" was usually substituted, but now, in many instances, they are using the names of individuals.

The checks passed by this clique of forgers always bear forged identification indorsements of the makers which are cleverly executed. The handwriting of the presenter of the checks is usually the same as is shown in the handwriting of S. W. Reese, Jr., reproduced herewith. A distinguishing



characteristic for which there is no purpose as far as we can see, is a date stamp appearing on the back of most of the checks, over, or near, the forged identification indorsement. This characteristic can be very plainly seen in the specimen herewith, and should be brought to the attention of all paying tellers.

Should a check such as is referred to above, be presented at your bank, detain the presenter under a pretext, and telephone the maker of the check to verify same. Then, if it is ascertained that the check has been altered, or the maker's signature forged, hold the man presenting same and notify our detective agents' nearest office, also the local police, showing the latter this article. We are unable to give an accurate description of the presenter of these checks, and must rely on the cooperation of the banks to put an end to their activities.

REMEMBER THE DATE STAMP ON THE BACK OF THE CHECK.

RAISED CHECK ARTISTS OPERATING

Italian and American Jew working together have defrauded many banks.

An Italian and an American Jew have been operating together for the past year with raised checks. They have used various names and have hit upon a novel method of operation. One of them goes into a retail store, and offers to sell different merchandise at prices considerably below the market value. Of course he secures an order, and then requests an advance payment in the form of a check, which he claims to have to send to his office with the order. If he is unsuccessful in

H. Coniglio
Five hundred ten
H. C oniglio

securing an advance payment, under some pretext he endeavors to secure a check in exchange for cash, then failing in that, in some instances these men have actually made delivery of goods sold by them under the marked prices and secured a check.

With the check in their possession they immediately raise same several hundred dollars, and present it for certification.

After the check has been certified, they either secure the cash on it from some merchant in another city, or open an account at a bank in another city, depositing the raised check and securing funds on it in this way.

Our detective agents have been diligently endeavoring to locate this pair of swindlers, but so far have been unsuccessful. The Italian is described as follows: 25 to 30 years of age, 5 feet 6 inches, 125 to 130 pounds, slender build, dark complexion, dark eyes, dark hair. The American Jew is described as being 25 to 30 years of age, 5 feet 9 or 10 inches, 165 to 175 pounds, medium build, light complexion, full face. A specimen of the handwriting appearing on the checks is reproduced herewith.

DANGEROUS MAN AT LARGE

Kelly, bandit and murderer who participated in Sandy Springs Holdup effects escape.

On September 5, John Kelly, with several other dangerous prisoners, effected his escape from the Baltimore jail, and is at present at large. The Baltimore authorities have offered \$1,000 reward for his capture.

Kelly was being held awaiting trial for having participated in the hold-up at the First National Bank, Sandy Springs, Md., on the afternoon of April 26, 1920, at which time one of the directors was shot down in cold blood. The identity of the hold-up men was determined as being that of the members of a band of hold-up men who had recently held up a jewelry store in Baltimore. With this identification made and pictures of the members of this band identified, all of the interested parties took up their investigation with the result that Kelly, among others, was arrested at Philadelphia, and positively identified.

He was removed to Baltimore, and there, through outside aid, effected his escape. Kelly is a dangerous man, and, no doubt will endeavor to fight his way to liberty in the event he is located, therefore, all of the interested officers reading this account should take thorough precautions to safeguard their lives when endeavoring to take this man into custody. He is described as follows: 28 years of age, 5 feet 8½ inches, 155 pounds, slender build, medium dark complexion, light chestnut hair, light blond mustache, scar outer corner left eye, scar on left cheek. His Bertillon measurements are: 74.7: 80.0: 92.2: 20.0: 16.1: 14.7: 6.2: 26.7dl: 11.7: 9.0: 46.0.



JOHN KELLY

FRANK H. ALLEN, alias W. King, alias Jack P. Ardsley, is passing checks bearing forged signatures of customers of the Berkeley Bank of Savings & Trust, Telegraph Ave. Branch, Berkeley, Cal. The operator has a former prison record, having been once before arrested for a similar crime. He is described as follows: 24 years of age, 130 pounds, 5 feet 8½ inches tall, slender build, black hair, dark complexion. His



FRANK H. ALLEN

Bertillon measurements are: 74.6 70.0 93.7 19.1 14.0 13.0 6.5 24.6 10.2 8.0 44.6. His finger print classification is:

1 U 11 10 14
1 R 11 10 14

He has used the following aliases: George Lawrence, alias Frank Hughes, alias Jack La Grange, alias S. F. Richards, alias H. E. Barkeley, alias R. J. Reynolds.

G. BERGER, alias I. Williams, etc., is having extraordinary success in finding victims among our member banks by the use of the old method of securing funds against uncollected items. He has covered a widespread territory, having operated in Pennsylvania, New Jersey, Connecticut and Rhode Island. His usual procedure is to open an account with checks drawn on out of town banks. Before these items have been heard from, he, in some manner, is successful in securing an advance against them. He claims to be a salesman and gives as his address a prominent local hotel. Berger is described as being about 32 to 35 years of age; 5 feet 3 inches tall; 130 pounds; smooth shaven; black suit with large stripes; tortoise-shell nose glasses. We are reproducing a specimen of his writing. In his operations he has used the following names: Al. Kane, alias David Brown, alias Wm. Siegbert, alias Roger Allen, alias Fritz Klein, alias I. Andress, alias P. Burr.

George Burr
One hundred
Geo. Burr

ED. FARDEN. A member bank of Highland Park, Mich., recently cashed a bogus check purporting to be drawn on the Colorado National Bank of Denver, Colo., by the Colorado & Southern Railway Company. This check was drawn in the regular voucher form with various signatures, etc., and was given "for back pay of differential of 5c. per hour in accordance with U. S. R. R. National Agreement Rules." This operator, when cashing the check, showed a letter purporting to have been from the Superintendent of Shops of the above railway. No description of the operator is available at this writing.

F. W. PIKE defrauded a member bank of Vermillion County, Ill., through passing a worthless check drawn on the First National Bank of Bloomington, Ill. Pike represented himself as an agent of the Gardner Mortgage and Securities Company of Bloomington, and stated that he needed some additional expense money. Investigation develops that he was employed by the company mentioned but was discharged a few weeks ago. He is described as follows: 38 years of age, 5 feet 11 inches, 250 to 300 pounds, heavy set, fleshy, large hips, round face, combs hair back, smokes quite a bit, has a peculiar walk (the opposite from pigeon toed).

H. K. RILEY. An individual has operated in Kansas City with checks drawn on the paper of the First National Bank of Clarinda, Clarinda, Iowa. Just below the name of the bank on the checks appears the following: "Will pay the bearer on demand or order." Then the amount is shown, which is \$25.00 on the specimen we have. Below to the right is the signature, "H. K. Riley," cashier, and to the left are the words "Travelers Cheque." The First National Bank of Clarinda, Iowa, is a non-existent institution, and member banks should be on their guard against cashing these checks. No description of the operator is available at this writing.

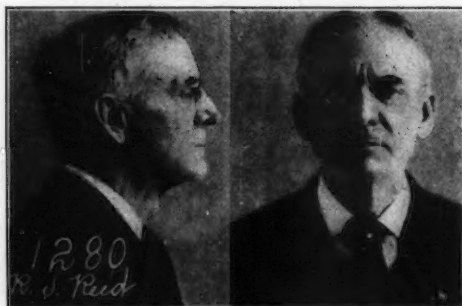
WILLIAM RUSSEL, alias Chas. Reed. A member bank of Waterloo, Iowa, has requested that a warning be issued relative to the activities of the fore-mentioned individual. Russel follows the old check-kiting method, making an initial deposit in cash and then depositing several checks, and finally being successful in securing funds on uncollected items. At the time of opening his account he claims that he is either connected with the Standard Oil Co., or the Rock Island Railroad. He is described as 25 to 28 years of age, 5 feet 7 inches tall, 135 pounds, medium build, dark complexion, rosy cheeks and very pleasing disposition. In his operations he has used the following aliases: Chas. Knox, alias Chas. Reed, alias Wm. Johnson, alias Chas. Clarence Bowling, alias Oscar Bennett, alias Fred Martin, alias Clarence Harding. The Iowa Bankers Association is prorating in the expenses of the investigation now being made by our detective agents.

GENERAL

BOGUS CERTIFIED CHECKS BEING PASSED

R. M. Moore recently released from prison again operating

In the May, 1919, JOURNAL SUPPLEMENT, an article was published relative to the arrest of R. M. Moore at Waterbury,



R. M. MOORE

Conn. From that time until recently we heard nothing of this man, as he was evidently serving time in the Connecticut prison. During September we were advised by the Farmers Loan & Trust Co., of New York City, that an individual was passing bogus checks drawn on their bank, purporting to have been issued by the Janusch Mfg. Co., the operator in this instance using the name of J. D. Howe. Some of the checks bear what ostensibly is a certification stamp of the Farmers Loan & Trust Co., with the signature of "A. V. Healy," but the stamp is an absolute forgery. The scenes of Moore's latest operations were Chicago, Detroit and St. Paul. To the best of our knowledge, this operator has not defrauded a bank, but has confined his operations to merchants. Moore has used many aliases, among them being the following: R. S. Reed, Wm. H. Geer, Chas. H. Schwartz, M. R. Morse, L. F. Lee, etc. In addition to the article referred to above, articles relative to this individual also appeared in the following JOURNAL Supplements: May 1914, June 1914, June 1917, September 1917, March 1918, April 1918, and December 1918. R. M. Moore's description is as follows: 65 years of age, 5 feet 5½ inches, 138 pounds, slender build, sallow complexion, dark eyes, gray hair; believed to have a mustache at the present time. His Bertillon measurements are: 66.5 73.0 88.7 19.0 15.5 14.1 6.6 26.2 11.0 8.0 45.5 His finger print classification is

1	U	10
17	R	10 21

THOMAS D. MARKS. Members are warned against a party claiming to be Thomas D. Marks, who cashed a check through a member bank at Jackson, Mich., on the Dime Savings Bank, Detroit. The check was made payable to him and signed by George Anderson. We are advised by the bank that the check was no good. We have every reason to believe that he is operating in other places, employing similar methods.

E. E. NEUELL has defrauded a customer of a Gayllord, Kans., member bank, on a forged check. He claimed to be working for the man whose name he forged and secured some merchandise and the difference in cash. The sheriff of Gayllord holds a warrant for the arrest of Neuell, and he is described as follows: 22 years of age, 150 pounds, medium complexion, light brown hair; wore new bulldog overalls, elk-skin shoes and a gray cap.

E. A. WRIGHT has been touring the western states passing worthless checks drawn on the First National Bank of Grand Island, Neb. The checks are usually in small amounts, and are generally passed at gasoline filling stations. To the best of our knowledge, no bank has sustained a loss, and we are unable to supply a description of the operator.

PAYMENT STOPPED ON CASHIER'S CHECK

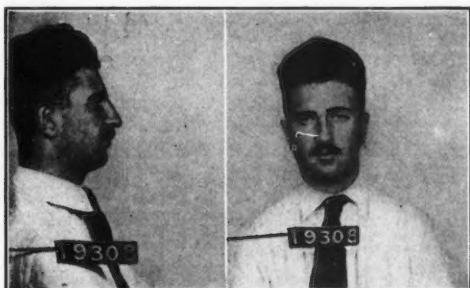
Members are warned against cashing a cashier's check No. 48010, dated July 26, 1920, to the order of D. E. Lauderback. The cashier's check, of the Yellowstone National Bank, Billings, Mont., was issued in exchange for a check of one of the bank's customers, which check was procured by fraud. Payment of the cashier's check has been stopped and warrant for the arrest of Lauderback has been issued and is in the hands of the sheriff of Yellowstone County.

ARRESTED

INSURANCE MAN IN DIFFICULTIES

Employee of various insurance companies turns out to be embezzler and forger

C. H. ZABELER for some time has been employed with various insurance companies, where he showed great ability along these lines. But temptation was too great and Zabeler, instead of turning in the checks, received from policy holders, to his employers, followed the practice of forging the endorsements and spent the proceeds on different women. Our local detective agents were requested to investigate, and Zabeler was located and placed under arrest. On questioning Zabeler he was immediately recognized by our agents as being an ex-convict of the state of New Jersey, and at the time of his arrest was out on parole, having been released from a seven-year sentence for forgery. This fact he had been able to keep from his various employers by means of forged recommendations. Zabeler made a complete confession and is now being held awaiting trial.



J. PAUL A. BELLEFLEUR

J. PAUL A. BELLEFLEUR, alias J. Allen Brooks. This individual, under the name of J. Allen Brooks, is at the present time under arrest charged with transporting stolen automobiles from one state to another. He has been identified as being none other than J. Paul A. Bellefleur, who defrauded a member bank at Charest, W. Va., by means of raising a pension check issued by the Canadian government. Bellefleur served in the Canadian forces during the late World War as an aviator, and having been wounded was entitled to a pension. After receiving this check he presented same to the interested bank in the altered form, and the bank paid out on the instrument. Discovering their loss, they reported this matter to our detective agents who took up their investigation. On two different occasions this operator was arrested in California under the alias of "Brooks," and each time was able to effect his escape before the necessary action could be taken. At this time Bellefleur, alias Brooks, is awaiting the outcome of the Government charge, and detainer warrants have been lodged so as to insure the return of Bellefleur to Charleston when he has satisfied the Government charges.

JOHN BRENNAN, alias John Ryan, alias J. B. Foley. A member bank of San Francisco, Cal., early in 1918 reported the fact that they were returning checks drawn against their institution, purporting to have been issued by the Pacific Elevator & Equipment Co. These checks were usually payable

to John Ryan. Our local agents at that time made an investigation and ascertained that the operator was one John Brennan. For some unknown reason Brennan dropped from sight and was not again heard from until late in 1919, at which time he again took up his operations, and a local member bank, accepting one of these checks as being genuine, sustained a small loss. Our agents again took up their investigation, and after a lengthy search finally learned that Brennan had been arrested at Stockton, Cal., for issuing bogus checks. Upon questioning this man he was recognized as the man who had defrauded the member bank referred to above. He acknowledged his participation in this crime, with the results that detainer warrants have been lodged with the Stockton authorities to insure the return of Brennan to San Francisco at the completion of his sentence at that point. Brennan is described as follows: 36 years of age, 5 feet 1¾ inches tall, 160 pounds, stocky build, brown eyes, chestnut hair, dark complexion; tip of right middle finger missing; scars on right of nose and left of eyebrow. The California Bankers Association prorated in the expenses of this investigation.



GEORGE WILSON

BANK BURGLARS CAPTURED

Laundry marks lead to arrest of two

Due credit should be given to Marshall May, of Frederick, Okla., for the capture of the burglars who entered the First State Bank, Davidson, Okla.

On the night of July 19, 1920, this bank was entered and about \$1,000 secured. The men, unfortunately for them, overlooked a shirt bearing a certain laundry mark. Marshall May took immediate action on this lead with the result that very shortly after the crime had been committed he placed under arrest GEORGE WILSON and JEWELL WILLHOIT. On some of the articles worn by Wilson there appeared the same marks. Following the arrest of these two individuals our detective agents were notified and their representative at once



JEWELL WILLHOIT

proceeded to the scene of the crime and there identified Wilson as being none other than George Mix, a notorious safe man. Wilson, alias Mix, is described as 38 years of age; 5 feet 6 inches tall; 150 pounds; medium build; light brown hair; blue eyes; ruddy complexion. His finger-print classification is 17/11 1 M/M 13/14. Willhoit is 23 years of age; 6 feet 1½ inches; 182 pounds; slender build; light brown hair; blue grey eyes; ruddy complexion. His finger-print classifications is 1/1 R/T 12/19.

CALLOWAY BROWN is under arrest at Clinton, Miss., charged with holding up the Bank of Clinton and securing from them \$144. Being familiar with the habits of the employees of this institution, having resided in the near vicinity for several years, Brown, awaiting his opportunity, at noon while the bank was in charge of a lone employee, entered the institution and, fortunately for the bank, was only able to secure \$144, due to the fact that the officials had followed the practice of taking the precaution of locking their vaults during the absence of the large majority of their employees. Following the hold-up a posse was formed and the bandit apprehended. He was at once recognized as being Calloway Brown, formerly a member of the Fire Department at Jackson, Miss. He is about 24 years of age, 5 feet 7 or 8 inches tall, 150 pounds, dark complexion. He is now being held awaiting the action of the November Grand Jury.

GEORGE C. BROWN. By very crude methods this individual endeavored to swindle a member bank of Baltimore, Md. Due to his methods, and owing to the fact that he was not satisfied with checks in the amount of a few hundred dollars, but desired several thousand dollars, all interested parties decided that the man was insane. The attention of our detective agents was called to this case, and they, in company with the local authorities, were successful in locating the operator and placing him under arrest. He is now being held awaiting disposition of his case, as to whether or not he will be committed to an institution for the unsound.

MAIL BOX THIEVES APPREHENDED

SAMUEL COHEN, A. G. WITTNER and PAUL MARTINI are under arrest and being held by the post office authorities of New York City, charged with rifling mail boxes and stealing checks, from which they secured data to make complete forgeries. These individuals, namely Wittner and Martini, were under observation at the time they removed the checks from the mail boxes at various loft buildings in the manufacturing section, but upon being searched, none of these checks were found in their possession. The interested parties who effected this arrest, suspecting Samuel Cohen, whose true identity is alleged to be Jacob Luban, proceeded to his place of residence, and there found hidden in his room many checks, some of which were taken out of envelopes which were in their possession, and which had been discarded by Wittner and Martini at the time they were under observation. These three individuals are being held under heavy bail awaiting the action of the Federal Grand Jury.

C. W. DUVALL. Recently a member bank of Wynona, Okla., reported a loss of considerable size, involving a series of small checks which they finally learned bore the forged signature of their customer. This matter was reported to the Kansas City representatives of our detective agents, and while they were en route to the scene of the crime, Duvall was ar-

rested at Pawhuska, Okla., and lodged in the local jail. His arrest was brought about by the bank at the time he was endeavoring to secure additional funds on one of these checks. Duvall is described as follows: 32 years of age, 5 feet 9 inches, 140 pounds, slender build, black hair, light blue eyes, thin nose, thin lips turned down at corners, long face and dark complexion.

J. J. GECKS. While in the employ of the proprietors of a theater who carried their account with a member bank of Kansas City, Mo., Gecks, among his other duties, would each day present to the management bills for payment. He would then be given checks to be mailed to the debtors. It was later learned that most of these bills were fictitious, and that, after receiving the checks in question, Gecks would forge the indorsement to same and secure the funds. The Kansas City representative of our detective agents was requested to make an investigation, and Gecks was traced to Mobile, Ala., where he was arrested by the local authorities and held awaiting the arrival of representatives of the Kansas City police. Gecks is 40 years of age, 180 pounds, medium height, dark hair and eyes, bushy eyebrows, long nose, deep dimple in chin and wear nose glasses.

CHARLES GRIFFITHS, mortgage swindler, was successful in causing a member bank at Oakland, Cal., to sustain a loss of considerable size. Griffith, while engaged in the automobile business, obtained a loan from the interested bank, and gave as security Bills of Sales for a number of new automobiles. Following the receipt of this loan, Griffith disappeared, and later developments proved that two of the automobiles for which the bank held Bills of Sales had been sold and the proceeds not turned in. This matter was reported to our detective agents' San Francisco representatives. The investigation developed the fact that Griffith was in the state of Oregon, whereupon our agents' Portland representatives were assigned to the case. After a two days' investigation by them Griffith was located in Pendleton, Ore. Cooperating with the sheriff in that district, Griffiths was placed under arrest and held for the Oakland authorities. He is described as 41 years of age, 5 feet 9 inches tall, 175 to 180 pounds, heavy build, fair complexion, dark brown hair, bald on top, blue eyes, very high forehead; slight nasal obstruction noticeable in his talk. The California Bankers Association prorated in the expenses of the investigation made by our detective agents.

WALTER HARBIN (colored), (true name S. T. Hardeman). A member bank of Duck Hill, Miss., sustained a small loss through paying out on a check which they later learned bore the forged indorsement of their customer. This matter was reported to our detective agents' representatives at Memphis and they, upon making an investigation, suspected one S. T. Hardeman. The information was supplied to the local authorities, who decided that sufficient information had been submitted to warrant this negro's arrest. He was consequently taken into custody and held for the action of the Grand Jury. His case is now pending.

CHARLES L. JOHNSON, alias Charles D. Johnson, alias Frank L. Stowe. Through information supplied to the Los Angeles representatives of our detective agents by a member bank at Cedar Rapids, Iowa, they were successful in locating Stowe under the name of Sloan, and effecting his arrest for having defrauded that institution and other institutions by means of forged checks. Stowe followed the practice of opening accounts with an initial deposit made in cash, subsequently depositing checks drawn on out-of-town banks, and in some

way was successful in securing a small advance on the uncollected items. During his operations he has also used the following aliases: Frank L. Sloan, alias Frank L. Sanford, alias Jerry Candy. At the time of his arrest our agents found in his possession A. B. A. Travelers Cheques secured by him through fraudulent means, and also a small sum of cash which will eventually be turned over to the interested bank. This operator is 26 years of age, 5 feet 7 inches tall, slender build, dark hair, medium complexion, dark blue eyes.

D. A. KING, alias T. L. Scroggy, alias Logan Scroggy. Representing himself to be the son of a wealthy plantation owner of Honolulu, King was successful in securing funds from a member bank of San Francisco. The checks in question were drawn on the bank of Bishop & Co., Ltd., Honolulu. The attention of our local agents was called to same, and after a short investigation they were successful in causing the arrest of the operator. He is now being held by the San Francisco police awaiting trial. King is described as 32 to 34 years of age, 5 feet 11 inches, 180 pounds, heavy build, medium complexion, dark hair, dark brown eyes; back of neck covered with blackhead boils.

FRANK J. LEAHY, having been successful in defrauding two member banks of Philadelphia, Pa., is now under arrest awaiting trial for these charges, his arrest having been accomplished by the local representatives of our detective agents.

E. N. MARTIN. An individual using this name was successful in causing a member bank of Los Angeles, Cal., to sustain a loss of considerable size. This operator being a relative of the customer of the interested bank, was, of course, familiar with this customer's bank transactions, and seized an opportunity to forge the signature of the customer to a check. As the signature appearing on the check was very cleverly executed, the bank did not discover their loss until the customer returned her cancelled vouchers several weeks afterwards, with a note to the effect that same was a forgery. Representatives of our detective agents' Los Angeles office, placed this matter under investigation, and were eventually successful in causing the apprehension of Martin. Martin is described as 26 years of age, 5 feet 11½ inches, 155 lbs., slender build, dark hair, heavy black eyebrows and a neat dresser.

JACK S. MERBER, by securing funds on an uncollected item, was successful in defrauding a member bank of Chicago, Ill., in a small amount. This matter was reported to the local representative of our detective agents, who on the following day were successful in locating the operator and effecting his arrest. Merber is described as 25 years of age, 5 feet 6 inches, 120 lbs., slender build, fair complexion, dark hair, receding forehead.

GEORGE MUIR, alias Alexander P. Dudley, alias J. M. Brown. While one of the representatives from the Portland office of our detective agents chanced to be passing a local member bank, he noticed a commotion in the bank and upon entering was in time to cause the arrest of a man by the name of Muir, who had just been detected in the attempt to defraud the interested bank by means of two checks which bore the forged indorsement of one of their customers. Muir eluded his captors and jumped from a fire escape. Our detective representative joined the chase and was successful in recapturing him. After a short questioning, Muir made a complete confession and is now being held awaiting trial.

L. J. OVIATT, alias Geo. Spencer, alias J. K. Miller, by securing funds from a member bank of Salt Lake City, Utah, was successful in defrauding that bank when they later learned

that the check used in the transaction was bogus. Our detective agents' representative at Salt Lake City placed this matter under investigation and after working upon same for several days the operator was recognized as being the criminal who defrauded another member bank of Denver, Colo. Through the investigation it was learned that Oviatt was in Los Angeles. The attention of our detective agents' local representatives was called and they learned that Oviatt was arrested by the local sheriff's office on a charge of bigamy, he being wanted at Pocatello, Idaho. Oviatt was interviewed by our agents and he admitted his fraudulent transaction. Inasmuch as the case against him at Pocatello was stronger, he was taken to that point, where detainer warrants have been lodged to insure his return to Salt Lake City upon the completion of his sentence at Pocatello.

DORA OWENS. Quite recently a member bank of Newport, Ky., sustained a loss through paying out funds to an individual using the name of Dora Owens. This matter was placed in the hands of our detective agents and their representative at Cincinnati placed the matter under investigation. After several days' work Owens was located at Higginsport, Ky., where he was placed under arrest. After being held for several days, he was successful in effecting his escape. Our agents were again called in on the case, and while engaged in locating him, Owens surrendered himself, and is now awaiting trial.

J. S. RICE, alias J. S. Jones. A member bank of Duncan, Okla., sustained a loss through the operations of this man, who secured funds from them by means of a check bearing the forged signature of one of their customers. Following the discovery of their loss same was reported to the Oklahoma City representative of our detective agents, and upon making an investigation he located the operator at Wilson, Okla. Following an identification made by an official of the interested bank, Rice was placed under arrest and held awaiting the arrival of the authorities from Duncan, Oklahoma. He is described as 35 years of age, 5 feet 7 or 8 inches tall, 165 to 175 lbs., stout build, ruddy complexion, medium brown hair and grey eyes.

HENRY SHANKLIN and MRS. LIGE GRIFFIN. These individuals, by issuing small checks, were successful in causing a member bank of Trenton, Tenn., to sustain a loss. The execution of the customer's signature was very clever, and consequently the bank did not discover the swindle until they had occasion to notify the customer that the account was overdrawn, at which time they learned that all the checks in question were forgeries. The Memphis representatives of our detective agents were notified, and they made an investigation of several days' duration. After same, one Henry Shanklin and Mrs. Lige Griffin were placed under arrest and after a hard fight were convicted, each being sentenced to serve from three to ten years in the Tennessee State Penitentiary.

FRANK J. WIEWEL. By passing several checks which, it later developed, had been stolen, Wiewel was successful in defrauding a member bank of Rockwell City, Iowa, when they paid out funds to him. Following the discovery of this crime, the Des Moines representatives of our detective agents were notified. They made the necessary investigation, and while thus engaged Wiewel was arrested at Varena, Iowa, when endeavoring to secure funds from a member bank at that place. He was held for the interested authorities, and has since been convicted and sentenced to a term of twenty years in the Iowa State Penitentiary.

WILLIE WILLIAMS. During March, 1919, our detective agents' Kansas City representatives were advised by a member bank of Ellington, Mo., that they had been defrauded by means of a mortgage swindle by an individual using the name of Willie Williams. A representative of our detective agents located this individual at Miami, Okla., on March 3, 1919, and he was placed under arrest, an article relative to same appearing in the May, 1919, JOURNAL Supplement. However, he was released before the sheriff of Ellington arrived to return him. During June, 1920, our agents were notified of this fact and requested to endeavor to again locate Williams. During September they were advised by an informant that Williams was in Tar River, Okla. A representative of our agents proceeded to that point, and with the aid of the local authorities, located him, following which he was placed under arrest and held awaiting extradition. He is described as follows: 40 years of age, 5 feet 9 inches, 145 pounds, slim build, blue eyes and black hair.

ESTHER YOUNG, alias Leota M. Ryan. A member bank of Seattle, Wash., also a member of the Washington Bankers Association, sustained a small loss when they accepted as being genuine, a check which they supposed bore the signature of one of their customers. This check was later returned as a forgery. Upon viewing the writing on the check in question, same was recognized as being the work of a relative of the customer. The Seattle representatives of our detective agents were requested to make an investigation, whereupon they learned that the operator in question was in Portland. Their

representative at that point was notified, with the result that this woman was soon located and placed under arrest. Upon being questioned she confessed and endeavored to implicate one other individual. Upon investigating this lead it was proven that he had absolutely nothing to do with the deal. She, upon being confronted with this evidence, broke down and admitted that her statements were incorrect. Esther Young is now being held awaiting trial. From an examination of her record it was found that this woman has been in considerable trouble, and, no doubt, when her case comes up for hearing, her record will be taken into consideration.

STATISTICS OF THE PROTECTIVE DEPARTMENT

	Awaiting trial, August 31, 1920	Arrests in Sept., 1920	Convicted.	Discharged or acquitted	Fugitive, escaped, insane or dead	Awaiting trial
Forgers.....	144	25	12	4	3	150
Burglars.....	7	2	..	..	..	9
Hold-up robbers.....	7	1	..	..	..	8
Sneak thieves.....	3	..	..	..	..	3
Total.....	161	28	12	4	3	170

RULES OF THE PROTECTIVE COMMITTEE

1. Upon receipt of notification by the General Secretary, Five Nassau Street, New York City, or the nearest office or correspondent of the William J. Burns International Detective Agency, Inc., of an attempted or successful perpetration of fraud or crime upon a member of this Association in its banking rooms, or in the rooms of such branches as are members, either by forgery, check-raising, worthless or bogus checks, swindle, sneak theft, robbery, hold-up or burglary therein, the committee will at once use its best efforts to apprehend the criminal. No action, however, will be taken unless immediate notice is given, and a case once committed to the Association cannot be taken out of its hands nor the offense condoned or compromised. If for any reason whatsoever no prosecution takes place when the member is in a legal position to aid in the prosecution, and fails to do so, such member shall reimburse the Association for all expenses incurred in connection with the case reported.

2. In reporting cases the member agrees to swear out a warrant for the criminal concerned when his identity has been determined: or a John Doe warrant at once in states where permitted. The committee relentlessly pursues both amateur and professional criminals in cases of attempted or successful fraud or crime upon members of the Association, but cannot take cognizance of such offenses where perpetrated upon others than members, or of so-called "inside jobs" where the offender is an officer or employee of a member. The committee relies upon the state, county or local authorities to arrange for the extradition and the payment of expense incident to the return of a prisoner. The committee will not pay witness fees, and will not be responsible for any expense incurred for protective work which has not been previously authorized.

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JOURNAL OF THE AMERICAN BANKERS ASSOCIATION

SECTION TWO

PROTECTIVE DEPARTMENT

OFFICERS OF THE WILLIAM J. BURNS INTERNATIONAL DETECTIVE AGENCY, INC.

CALIFORNIA, LOS ANGELES.—1 N. Van Noye Building.
CALIFORNIA, SAN FRANCISCO.—First National Bank Building.
COLORADO, DENVER.—421 Cooper Building.
ILLINOIS, CHICAGO.—1050 Otis Building.
IOWA, DES MOINES.—409 Observatory Building.
LOUISIANA, NEW ORLEANS.—Queen & Crescent Building.
MARYLAND, BALTIMORE.—Fidelity Building.
MASSACHUSETTS, BOSTON.—201 Devonshire St.
MICHIGAN, DETROIT.—Dime Savings Bank Building. . .
MINNESOTA, MINNEAPOLIS.—McKnight Building.
MISSOURI, KANSAS CITY.—Ridge Arcade Building.
MISSOURI, ST. LOUIS.—Railway Exchange Building.
NEW YORK, BUFFALO.—D. S. Morgan Building.
NEW YORK, NEW YORK.—Woolworth Building.
OHIO, CINCINNATI.—505 Glenn Building.
OHIO, CLEVELAND.—Swetland Building.
OKLAHOMA, OKLAHOMA CITY.—Special Representative, H. O. Brown, 908 Colcord Building.
OREGON, PORTLAND.—Yeon Building.
PENNSYLVANIA, PHILADELPHIA.—Widener Building.
PENNSYLVANIA, PITTSBURGH.—Commonwealth Building.

TENNESSEE, MEMPHIS.—Bank of Commerce and Trust Building.
TEXAS, DALLAS.—Dallas County Bank Building.
TEXAS, HOUSTON.—Union National Bank Building.
UTAH, SALT LAKE CITY.—301-303 Tribune Building.
WASHINGTON, SEATTLE.—L. O. Smith Building.
WASHINGTON, SPOKANE.—Old National Bank Building.

FOREIGN OFFICE OF THE WILLIAM J. BURNS INTERNATIONAL DETECTIVE AGENCY, INC.

CANADA, MONTREAL.—Transportation Building.
CANADA, TORONTO.—Kent Building.
CANADA, VANCOUVER.—805 Vancouver Block.
ENGLAND, LONDON, S. W.—Crown Chambers, 5 Regent St. No. 1.

SPECIAL REPRESENTATIVE FOR THE AMERICAN BANKERS ASSOCIATION.

GEORGIA, ATLANTA.—L. P. Whitefield, Suite 921-22 Healey Building.

November, 1920

Vol. XIII, No. 5

PROTECTIVE DEPARTMENT

L. W. GAMMON, MANAGER
Five Nassau Street, New York

OCTOBER PROTECTIVE WORK

WARNING

ENGLISH SWINDLER OPERATING

D. W. James presents papers alleging him to be an English army officer; secures funds on uncollected items.

D. W. JAMES, alias James Denley Ward, alias James Ward Denley, who represents himself to be a Lieut. Colonel of the British Army and who has papers apparently genuine which back up his claims, has operated in several cities, lately, being successful in defrauding a New York and San Francisco member bank. He has also operated in Atlanta, Ga., New Orleans, La., Fort Worth, Tex., San Antonio, Tex., and Chicago, Ill.

His method of operation is none too clever, but owing to his winning personality and the apparent genuineness of his papers, he has been successful in opening an account with checks drawn on out of town institutions after being introduced by a reputable business man well known to the bank. Due to this introduction he has been successful in securing funds on uncollected items. This swindler has traveled very

extensively, and we have learned of his operations in India and some of the Southern Republics.

He is described as being 40 years of age, 6 feet 1 inch, 200 pounds, athletic build, tanned complexion, dark brown hair, decidedly English accent and mannerisms, is an accountant by occupation.

Should this man open an account at your institution it is suggested that you notify this Department or the nearest office of our detective agent's so that immediate action can be taken to place him under arrest.

D. W. James Cash

Five hundred dollars only

FRANK E. ALLEN. Member banks are warned against the operations of an army deserter, who is using the name Edward Crawford in forging checks on the Military State Bank, Army City, Kans. When refused cash at a member bank in St. Louis, he left a check for collection, but did not return. He evidently went direct to Chicago, as the bank at St. Louis received a check from Chicago on one of their counter forms. Allen, alias Crawford, is described as follows: 21 or 22 years of age, 5 feet 5 inches, 135 pounds; "dish water" blond hair, high round cut; smooth shaven; round face, wore civilian clothes, tan colored suit, shabbily dressed; rather a quiet nature; has army papers in his possession.

BLONDEL ARTHUR, alias M. B. Arthur. This individual being well known in Statesboro, Ga., took advantage of that fact and victimized a member bank there. His method of operation was to present a telegram dated August, Ga., September 10, 1920, and signed Southern Cotton & Grain Co., in which he was authorized to draw a draft in a considerable amount against that firm. Arthur was then permitted to draw against that firm and the funds were paid to him. The draft was then sent forward for collection and was returned marked "no such company in Augusta." Our special representative at Atlanta is endeavoring to locate the operator who is described as follows: 30 years of age, 6 feet, 140 pounds, slender build, dark ruddy complexion, blue eyes, light hair, slightly bald, always wears a cap.

GEORGE E. BLISS, alias E. G. Bliss. Information has just been received from a member bank of Los Angeles, Calif., to the effect that this individual is issuing checks against insufficient funds held in their institution. Previous to Bliss' disappearance from San Francisco where he was employed as a clerk in a local hotel, he embezzled funds from his employer,



D. W. JAMES

and upon being discovered in his actions was discharged for irregularities. He is described as 45 years of age, 5 feet 10 inches, 170 pounds, medium stout build, medium complexion, dark brown hair mixed with grey, prominent nose, several front teeth missing.

PIERRE A. CROSS, alias P. A. Staupoulous. This individual resided in Richmond, Va., for two years and organized a corporation operating three restaurants. On August 21, Cross succeeded in securing funds on three notes which he claimed to have received from the man to whom he sold his restaurant, in Philadelphia. Later developments proved that he did not sell the restaurant to that man, but to his brother; therefore, the bank sustained a loss of a considerable



PIERRE A. CROSS

amount. Our detective agents are now endeavoring to locate Cross, who is described as follows: 42 years of age, 5 feet 6 inches, 135 pounds, medium build, black eyes, black hair, small black mustache.

H. C. DOLPHY. On August 27, 1920, this individual was successful in securing cash at a Goodman, Miss., member bank on a forged check drawn on a bank in Selma, Ala. When presenting the check the operator claimed to be from Memphis and he left Goodman on a north bound train. Our detective agents' New Orleans representatives are working on this case and they learned that Dolphy's home is in Mobile, Ala., but he left there some time ago and his relatives have not heard from him since. He is about 21 years of age, 5 feet 9 inches, 150 pounds, medium slender build, black hair.

S. S. KLEIN, alias W. S. Stone, alias Samuel Klein, alias Sidney Stern, etc., has defrauded member banks in Catonsville, Md., and Jackson, Miss., by means of worthless and forged checks. This operator is a trained nurse and in his last operation secured several blank checks of the Mississippi State Board of Health, Jackson, Miss. To these checks he forged the name of an official of the Board and defrauded a Jackson, Miss., member bank. Upon examining their files, our detective agents ascertained that this individual also operated with worthless checks in 1915. Member banks



S. S. KLEIN

should be on the alert for this individual and this Department or the nearest office of our detective agents should be notified in the event he calls on you, so that immediate steps can be taken to place him under arrest. His photograph is reproduced above and he is described as follows: 23 years of age, 5 feet 2½ inches, 118 pounds, sallow complexion, dark eyes, dark hair, Jewish nose.

LEONARD LIPPMAN, owner of a musical advertising agency in Harrisburg, Pa., recently succeeded in defrauding a member bank there in two instances, by having them cash bogus checks. Lippman shortly after, left the vicinity and is now believed to be in Wilkes-Barre or Reading. Chief of Police at Harrisburg, Pa., holds a warrant for the arrest of this person, and member banks in the Eastern Pennsylvania district should be on the lookout for him. He is described as being 48 years of age, 5 feet 8½ inches, 145 pounds, medium build, has thin, light hair, partly grey, and is a very flashy dresser; wears tortoise-shell nose glasses with a cord attached; wears spats; carries a cane, and invariably wears a flower in the lapel of his coat.

WILLIAM MANCHESTER. Recently, a party giving his name as William Manchester, called at a Trenton, Mich., member bank and asked for the names of building contractors. He was supplied with names of several builders and proceeded to consult one of them; also he looked up the bank's local real estate man, who is one of the directors of the bank, and gained his confidence by negotiating for the purchase from him of two lots in town, for which he gave the real estate man a check on the National Bank of Commerce of Detroit, setting a date for completing the deal the second day following. In the afternoon he asked the real estate dealer to come with him to the bank and identify him to get his check cashed on the National Bank of Commerce, Detroit. It was later found that he had no account at that bank. In appearance, he is about 37 years of age, 6 feet tall, medium heavy build, dark complexion, brown hair.

H. B. WALLACE, alias James L. Wilson. We are advised by a member bank of Littleton, N. C., that an individual

James L. Wilson
R. H. Cobb

using the above names has defrauded them by means of a bogus check, purporting to have been issued by the Stonewall Inn, signed R. H. B. Cobb and drawn on Vaughan & Co., bankers, Franklin, Va. The operator is alleged to be traveling with a minstrel show, being employed as an advance bill poster. He is described as follows: 5 feet 10 inches, 210 pounds, dark hair, very large full face.

ALFRED WILLIAMS. In the October, 1920, JOURNAL Supplement, we published an article entitled "Raised check artists operating." On October 21, 1920, Williams was arrested in Baltimore, Md., by an agent of the American Express Co. On the following day, Williams was able to secure his release on bond, which he immediately forfeited. He is therefore now classed as a fugitive from justice and will doubtlessly resume his operations in the very near future. His accomplice is now serving time in the Ohio State Penitentiary, so he may operate alone. Williams' mode of operation is to offer to sell to merchants, goods at prices considerably below the market value, then request a check as an advance payment. Failing

H. Coniglio
Five hundred ten
H. Coniglio

in that, he secures possession of a check under some other pretext, then raises same to a considerable amount and presents it for certification. After the check has been certified, he either cashes the check on another merchant in the same city or opens an account at a bank in another city and deposits the check, securing funds on it in that way. Williams is described as being: 25 to 30 years of age, 5 feet 6 inches, 125 to 130 pounds, slender build, dark complexion, dark eyes, dark hair.

GENERAL

GYPSY FORTUNE TELLERS

A member bank of Des Moines, Iowa, was victimized by two Gypsy women, whose method of procedure was to call at the bank under the pretext of being fortune tellers. They secured a handful of bills to carry out their "seance". Then in some way they were able to leave the bank with approximately \$200 in their possession. Member banks in small cities should beware of these operators. We are unable to furnish a description at this writing.

JOSEPH J. CURTIS, alias A. M. Hatch, has operated in Burlington, Vt., and Montreal, Can., with bogus checks drawn

Joseph J. Curtis

on the paper of the State Street Trust Co., Boston, Mass. No description of the operator is available at this writing, but we are reproducing a specimen of his handwriting.

BERT A. HARRIS poses as an oil man, also a life insurance solicitor and is passing bogus checks drawn on the First National Bank of Burkburnett, Tex. He is described as follows: 35 years of age, 6 feet, 175 pounds, medium build, medium dark complexion.

JOE JOYCE is operating in the South with bogus certified checks purporting to have been issued by the Brazos State Bank, Brazos, Tex.

O. TEANI. Checks payable to this individual are being cashed in Seattle. These checks purport to have been issued by the National Lumber and Manufacturing Co., of Hoquiam, Wash., on Hayes and Hayes, Bankers, Aberdeen, Wash., and are signed F. M. Hylin. A member bank of Seattle was victimized on one of these checks and our detective agents are investigating the matter. No description of the operator is available at this time.

O Teani

NEW COUNTERFEIT

Member banks are warned to be on their guard against cashing new \$20 Federal Reserve Notes on the Federal Reserve Bank of Kansas City, Mo.; check letter "C", "W. G. McAdoo, Secretary of the Treasury", "John Burke, Treasurer of the United States"; portrait of Cleveland. This counterfeit is printed from photographic plates, on two pieces of paper between which a few silk threads have been distributed. The pasting together of the paper makes the bill too thick. It is also about a half inch shorter than the genuine. The number of this counterfeit is J290600A. The back of the note is blue instead of green. Altogether the counterfeit is so plainly a photograph that it should not deceive those accustomed to handling money.

ARRESTED

WORTHLESS CHECK OPERATOR

Man who defrauded many banks in Oklahoma and Texas now held in Jones County, Tex.

J. C. CLEMENTS, alias J. H. Davis, alias J. H. Snyder, alias J. F. Fisher, alias J. A. Brown, alias J. W. Jones, alias D. H. Hart, alias D. L. Beeman, alias J. D. Morgan, alias W. H. Watson, etc. An individual using the above aliases has defrauded several member banks in Oklahoma and Texas by means of worthless checks, his method being to open an account with a worthless check, then under various pretexts secure a small amount of money before returns have been received on the check he has deposited. Our detective agents' Kansas City, Oklahoma City and Dallas representatives worked on this matter. On September 14, J. C. Clements was arrested by the local authorities at Nocona, Tex., while attempting to defraud a bank there. He was lodged in the jail at Montague. A representative of the Dallas office of our detective agents

proceeded to Montague and thoroughly questioned the prisoner, who denied having any connection with the fraudulent transactions in question. Our representative then carefully checked Clement's story which he found to be faulty; then again questioned Clements, and finally the latter confessed to his crimes. Clements was taken from Montague to Wichita Falls, then to Jones County, where he is being held on the charge of having defrauded a Stamford bank. He is described as follows: 35 years of age, 5 feet 8½ inches, 133 pounds, slender build, dark complexion, grey eyes, light brown hair.

RICHARD M. AISHTON defrauded several banks in Iowa by means of worthless sight drafts drawn on the firm which had employed him up to the time he began his fraudulent transactions. Our detective agents' Des Moines, Chicago and Minneapolis offices investigated this matter and on September 29, their Minneapolis office ascertained that Aishton, under the name of R. H. Anderson had been arrested in Omaha, Nebr., on a local charge. Arrangements were made to have detainer warrants lodged.

S. E. BARTON attempted to defraud a member bank of Memphis, Tenn., during August, 1920, by means of worthless checks drawn on a Rome, Ga., member bank. Later he was successful in victimizing member banks at Tulsa, Okla., Ruston, La., Calhoun, Ga., and Savannah, Ga. On September 7, our special representative at Atlanta received information through the Georgia Bankers Association to the effect that Barton's home was near Rockhurst, Ga. Our representative immediately proceeded to that point, and on September 8, ascertained that the operator was in Cedartown, having attempted to cash a check there. During the afternoon Barton entered a bank in Cedartown and started to write a check on a Rome, Ga., bank, thereupon he was placed under arrest by our representative cooperating with the local authorities. Barton will probably be returned to Calhoun, Ga., for trial.

MAX BELLANDE, alias Louis Marchina. During September, 1920, this individual victimized three member banks of New York, N. Y., through forged letters of introduction, purporting to be signed by a citizen of the Republic of Dominica. Bellande, alias Marchina, claimed to be in the United States for the purpose of establishing business relations for an import and export business which he proposed to establish. After the crimes were discovered, our local detective agents were requested to investigate the matter. After investigating carefully and eliminating several suspects,



MAX BELLANDE

our agents finally came to the conclusion that one Max Bellande was the guilty party, therefore turned their endeavors towards locating him. On September 29, one of our agents' representatives was successful in locating Bellande, living at an address in West 85th St., New York City. The following morning, he was placed under arrest by the local authorities cooperating with our detective agents, and he is now being held awaiting trial. He is described as follows: 25 years of age, 5 feet 5 inches, 140 pounds, medium build, light chocolate complexion, brown kinky hair.

HAROLD C. DANBERRY was located at the Great Lakes Naval Training Station by our detective agents' Chicago representatives and placed under arrest awaiting the arrival of an officer to return him to El Paso, Tex. Danberry forged his mother's name to several checks on which a member bank of El Paso was defrauded. Our detective agents' Dallas representatives were notified and on investigating at El Paso, learned that Danberry had enlisted in the navy, being sent to the Great Lakes Training Station. Our detective agents' Chicago representatives were then instructed to investigate, with the result that the operator was arrested.

RAY EAVES, alias Teddy W. Moore, alias C. J. Brown. This individual caused a Tacoma, Wash., member bank to sustain a loss by means of a forged withdrawal order. Our detective agents' Seattle representatives were requested to investigate the case, which they did in behalf of the bank's membership in the Washington Bankers Association and this Association. One of our agents' representatives had his suspicions aroused of an individual by the name of Ray Eaves, in Port Ludlow, Wash. He questioned this individual, then placed him under surveillance for a short time, whereupon his suspicions were increased. He then interviewed Eaves again and questioned him thoroughly, whereupon he admitted having perpetrated the forgery in question. On September 22, Eaves was turned over to the Tacoma authorities and held awaiting trial. He is described as follows: 21 years of age, 5 feet 6 inches, 160 pounds, stocky build, sandy complexion, blue eyes, light brown hair.

J. W. GATES is alleged to have caused a Hominy, Okla., member bank to sustain a loss on four forged checks. Due to similarity in handwriting, Gates was suspected and our detective agents' Oklahoma City representative endeavored to locate him. Our representative was successful in locating Gates in the vicinity of Bristow, Okla., and on Sept. 14, Gates was placed under arrest by the local authorities cooperating with our agents. He has since been returned to Osage County for trial.

PETE GUYON. On September 8, 1920, a member bank of Wilde, Texas, was held up by a lone bandit who forced the assistant cashier to open the vault. The bandit secured several thousand dollars in currency and locked the assistant cashier and the janitor in the vault, then made his escape. Though he wore a mask, he was recognized as an individual named Pete Guyon who had resided in Wilde for a number of years. A posse was organized by the local sheriff, and on September 10, Guyon was located by the sheriff and four deputies near Wilde and placed under arrest. He confessed to having held up the bank and all of the money stolen was recovered. Guyon is now awaiting trial.

J. HAACK. A member bank of Portland, Ore., through error, credited this man's account with a large sum which should have been credited to another individual. Haack, instead of calling the bank's attention to their error, checked

against his account to a considerable extent, thereby causing the bank to sustain a loss. Our detective agents' Portland representatives were notified and located Haack. On September 4, he was placed under arrest by the local authorities cooperating with our agents and held awaiting trial.

MRS. LAURA HALL. During May, 1920, this woman defrauded an Orosi, Calif., member bank by means of a check bearing the forged signature of a depositor. Late in August our detective agents' San Francisco representatives were notified and conducted an investigation in behalf of the bank's membership in the California Bankers Association and this Association. It was ascertained that Mrs. Hall had gone from Orosi to Salt Lake City, Utah, therefore the matter was referred to our agents' Salt Lake City representatives who learned that Mrs. Hall had been staying at a house in Salt Lake City, but was no longer there. This operator also negotiated a check through a bank at Rock Springs, Wyo. Our agents' Denver representatives investigated at that point and found that the operator had left Rock Springs the day before, purchasing a ticket for Cheyenne. Our representative then proceeded to Cheyenne, where he located the operator and her supposed husband at a local hotel, on September 4. The California authorities were immediately requested to notify the Cheyenne authorities to arrest Mrs. Hall, but on September 5, word had not yet been received from California, and Mrs. Hall and her supposed husband left Cheyenne, proceeding to Wheatland. She was held under surveillance by our agents' representative. The California authorities were then requested to notify the Wheatland authorities to arrest and hold Mrs. Hall and on September 6 she was placed under arrest, word having been received from California.

J. B. HAMMOND victimized a member bank of Ponca City, Okla., by means of a worthless check and our detective agents' Kansas City and Oklahoma City representatives conducted an investigation. On October 12, 1920, Hammond was arrested in Oklahoma City by the local authorities. He has been returned to Ponca City, where he is now awaiting trial.

ALVIN HUGHES. On September 4, 1920, a member bank of Oakland, Calif., reported to our detective agents' San Francisco representatives that they sustained a loss on two forged checks. Suspicion was directed towards a negro, named Alvin Hughes, and our agents' investigation proved that he was the operator. They located him in the San Francisco City Jail, where he was being held on a charge of murder. Arrangements were made to have a detainer warrant lodged on the bank charge, so that in the event he escaped prosecution on the murder charge, he could be prosecuted on the forgery charge. Hughes is described as follows: 28 to 30 years of age, 5 feet 7 inches, 160 pounds, medium build, black complexion, brown eyes, black curly hair, negro.

LEONARD HUSK, alias A. B. Griffith, alias Thomas Elliott, alias Chas. E. Wood. During July, this individual caused a Rochester, N. Y., member bank to sustain a loss by means of two checks bearing forged signatures. It is alleged that he also operated in New York with bogus checks. On September 25, 1920, he was placed under arrest by the local authorities in Rochester, N. Y., while endeavoring to secure cash on another check. Husk has since effected restitution and has been released from custody.

C. N. JOHNSON victimized a member bank of Cloverdale, Calif., by means of worthless drafts, and our detective agents' San Francisco representatives were requested to locate him. They gave the matter their usual attention, and on September

29, 1920, found that Johnson was calling at a certain office in Fresno, Calif., then he was placed under arrest by the local authorities cooperating with our agents. He was held awaiting the arrival of the sheriff from Cloverdale; however, subsequently he effected restitution and was released from custody.

MARTIN McCAIN formerly was employed as a teller by a bank in Little Rock, Ark. He resigned in September, as he was not making what he considered enough money, and he decided to make considerable more by operating against banks. McCain left Little Rock and defrauded member banks at Texas City, Tex., Houston, Tex., Galveston, Tex., Miami, Fla., Tampa, Fla., Jacksonville, Fla., St. Augustine, Fla., and Lake City, Fla., by means of bogus checks. He was attempting to operate at Live Oak, Fla., when he was placed under arrest by the local authorities. He was returned to Jacksonville for trial and our Atlanta representative questioned him, whereupon he confessed to his many operations.

J. A. McDONALD, alias J. W. Williams, alias F. L. Arlington. On September 17, 1920, a man using the name of J. W. Williams opened an account with a member bank in Rosedale, Kan., with a check drawn on a member bank in Tulsa, Okla. Williams was known as an auto mechanic, having worked in Rosedale a short time several years ago. A day or two previous to this, he opened an account with a non-member bank in Kansas City, at the same time closing a contract to purchase an automobile repair shop in Rosedale. Before receiving returns on his checks, he was allowed to draw small amounts, and it later developed that the checks used in opening his accounts were forged. He was accompanied by a woman and little boy about four years of age, and it later developed that they defrauded a great many merchants in Kansas City, with checks drawn on his fraudulent account. Our detective agents were immediately called on to investigate and as it appeared that this criminal had gone to Tulsa, Okla., they immediately wired the police department there. On October 7, he and the woman were both arrested at that place. They have been returned to Fort Worth, Texas, to answer a charge there, and if not convicted, will no doubt be returned to Kansas City for prosecution. This man is described as follows: 28 years of age, 5 feet 6½ inches, 130 pounds, slender build, chestnut hair, blue eyes, slightly lame in left foot, auto mechanic by occupation.



J. A. McDONALD

G. I. MARTIN victimized a Prescott, Ariz., member bank by means of a forged check, during December, 1919, and the matter was reported for investigation to our detective agents' Los Angeles and San Francisco representatives, who at that

time, were unable to locate him. Recently Martin returned to Prescott and presented another forged check at the interested bank. His arrest was immediately caused by the bank officials, and he is now awaiting trial.

GEORGE MARTINIS, alias John Hernaneds, alias George Hernaneds. On September 2, 1920, a Los Angeles member bank reported to our detective agents that they had sustained a loss by means of two checks bearing the forged signature of a depositor of theirs in the grocery business. It was learned that several checks had been stolen from the depositor's check book, and after comparing handwritings, an employee named George Martinis was suspected. Our agents' representative then located Martinis and questioned him, whereupon he confessed to having forged the checks in question. On the following day he was placed under arrest and held awaiting trial. He was subsequently turned over to the Juvenile Court, as it was proved that he was but 15 years of age, and released on probation.

C. A. MAY, alias C. Way, caused a Portland, Ore., member bank to suffer a loss on an altered check payable to C. Way. Our detective agents' Portland representatives were notified and conducted an investigation in behalf of the bank's membership in the Oregon Bankers Association and this Association. A man by the name of C. A. May was suspected and our agents were successful in locating him on September 22, whereupon he was placed under arrest, having confessed to passing the check in question. He is now being held awaiting trial.



JAMES E. MAY

JAMES E. MAY, alias James E. Bennett, attempted to defraud three member banks in Atlanta, Ga., by means of worthless drafts drawn on a Leeds, Ala., bank. Our special representative at Atlanta was notified and was successful in locating the operator in Atlanta the same day the matter was reported to him, September 30, 1920. It was later ascertained that this operator also defrauded a Leeds, Ala., bank out of a small amount. He was placed under arrest and held awaiting extradition to Alabama.

ARTURO PIZANI. In the August, 1920, JOURNAL Supplement, we published an article relative to the operations of a clique of Mexican swindlers who were operating with forged letters of recommendation and bogus drafts. On August 24, a bank in Guadalajara, Mexico, received a letter purporting to have been written by the Canadian Bank of Commerce, Mexico City, and introducing one "Senor Daniel Goodman." The bank decided that the letter was a forgery and notified the local police. On the following morning, a party giving the name of Daniel Goodman appeared at the bank and presented a bogus draft. He was very cordially received and



ARTURO PIZANI

requested to indorse the draft, following which he was placed under arrest. He later stated that his true name was Arturo Pizani.

EUGENE V. POOLE. On October 1, 1920, Poole was arrested by a police officer in Kansas City on a charge of petty larceny. When he was searched at police headquarters, a bank book not belonging to him was found in his pocket. Questioning wrung from Poole an admission that he had forged two withdrawal orders on the saving account of his stepfather, thereby causing a Kansas City member bank to suffer a loss. He pleaded guilty to a charge of forgery and was sentenced to serve 5 years in the State Penitentiary, Jefferson City, Mo.

MARINO SANDONI, alias Arico Spinnella, alias Natale Dimele, alias Pietro Pacino. Early in this year an individual using the above names defrauded several member banks in Los Angeles and San Francisco, Calif., by means of worthless checks. His method of operation was to open accounts with cash, then deposit worthless paper and check against same. Our detective agents were notified and conducted an investigation. During March, it was ascertained that this operator had funds on deposit in a certain bank. Our agents placed a representative in that bank and when Sandoni called there on March 9, he was placed under arrest. He was identified by various banks as having defrauded them and was held awaiting trial. On August 10, 1920, he was sentenced to serve from one to fourteen years in the state penitentiary at San Quentin; however, due to his having refunded nearly all the money he had obtained in his operations, sentence was suspended.

SAM SIMS. During July, 1920, this individual raised a check which had been given to him and secured the funds on it, thereby causing a Monroe, La., member bank to suffer a loss. Our detective agents' New Orleans and Houston representatives conducted an investigation at various points in Louisiana and Texas. Finally, information was secured to the effect that Sims was working in East Columbia, Tex., and one of our agents' representatives was successful in locating him there. The local authorities cooperating with our agents, then placed Sims under arrest and he was held awaiting extradition to Monroe, La.

TOM H. SMITH, during the latter part of 1919, caused a member bank of Memphis, Tex., to suffer a loss by mortgaging to them cattle which he subsequently sold, and also mortgaging property which was not in existence. Our detective agents' Dallas and Houston representatives conducted an investigation and found that Smith had left Memphis without leaving any trace of his destination. On September 29, our Dallas representatives were notified that Smith was in Amarillo, Tex. They immediately investigated there and located the operator on October 1, 1920, whereupon he was placed under arrest by the local authorities cooperating with our agents, and held awaiting the arrival of the sheriff from Memphis.

JOHN WAGNER succeeded in securing cash from a Bessie, Okla., member bank on a check drawn on a Nacogdoches, Tex., member bank and bearing the forged signature of his father. Our detective agents' Houston representatives investigated this case and ascertained that Wagner had been arrested at Kansas City under the name of Arthur Milton on a highway robbery charge. Restitution was subsequently effected and the operator secured his release. He is described as follows: 19 years of age, 5 feet 11 inches, 170 pounds, medium slender build, ruddy complexion, bright red hair.

GEORGE B. WEEKS was employed during the summer at a hotel in Asbury Park, N. J. When the hotel closed for the season, Weeks defrauded the hotel on a bogus check, then forged the name of his employer to another check on which a member bank of Asbury Park sustained a loss. Our local detective agents were requested to investigate the matter, and on October 5, information was received that Weeks was at

a New York hotel. He was located by one of our agents' representatives and identified by the man whose name he had forged, following which he was placed under arrest and held awaiting extradition to Asbury Park.

ALFRED WILLIAMS, who has defrauded several member banks in New York, Massachusetts and Pennsylvania by means of raised checks was arrested in Baltimore, Md., on October 21, 1920, by an agent of the American Express Co. On the following day he secured his release on bond, which he immediately forfeited.

J. W. WISE defrauded a Los Angeles, Calif., member bank and several merchants by means of worthless checks drawn on a San Francisco bank. Our detective agents' Los Angeles representatives conducted an investigation and on October 5, 1920, were successful in locating Wise and effecting his arrest. He is now being held awaiting trial.

STATISTICS OF THE PROTECTIVE DEPARTMENT

	Awaiting trial August 31, 1920	Arrested since August 31, 1920	Arrested in Oct., 1920	Total	Convicted	Discharged or acquitted	Fugitive, escaped, insane or died	Awaiting trial
Forgers, etc.....	144	25	28	53	21	10	4	162
Burglars	7	2	...	2	5	...	...	4
Hold-up robbers.....	7	1	1	2	...	...	...	9
Sneak thieves.....	3	...	...	...	...	...	...	3
Total.....	161	28	29	57	26	10	4	178

JOURNAL

OF THE

AMERICAN BANKERS ASSOCIATION

SECTION TWO

PROTECTIVE DEPARTMENT

OFFICES OF THE WILLIAM J. BURNS INTERNATIONAL DETECTIVE AGENCY, INC.

CALIFORNIA, LOS ANGELES.—1. N. Van Nuys Building.
CALIFORNIA, SAN FRANCISCO.—First National Bank Building.
COLORADO, DENVER.—421 Cooper Building.
ILLINOIS, CHICAGO.—1050 Otis Building.
IOWA, DES MOINES.—409 Observatory Building.
LOUISIANA, NEW ORLEANS.—Queen & Crescent Building.
MARYLAND, BALTIMORE.—Fidelity Building.
MASSACHUSETTS, BOSTON.—201 Devonshire St.
MICHIGAN, DETROIT.—Dime Savings Bank Building.
MINNESOTA, MINNEAPOLIS.—McKnight Building.
MISSOURI, KANSAS CITY.—Ridge Arcade Building.
MISSOURI, ST. LOUIS.—Railway Exchange Building.
NEW YORK, BUFFALO.—D. S. Morgan Building.
NEW YORK, NEW YORK.—Woolworth Building.
OHIO, CINCINNATI.—505 Glenn Building.
OHIO, CLEVELAND.—Sweetland Building.
OKLAHOMA, OKLAHOMA CITY.—Special Representative, H. O. Brown, 908 Colcord Building.
OREGON, PORTLAND.—Yeon Building.
PENNSYLVANIA, PHILADELPHIA.—Widener Building.
PENNSYLVANIA, PITTSBURGH.—Commonwealth Building.

TENNESSEE, MEMPHIS.—Bank of Commerce and Trust Building.

TEXAS, DALLAS.—Dallas County Bank Building.
TEXAS, HOUSTON.—Union National Bank Building.
TEXAS, SAN ANTONIO.—Gunter Building.
UTAH, SALT LAKE CITY.—301-302 Tribune Building.
WASHINGTON, SEATTLE.—L. C. Smith Building.
WASHINGTON, SPOKANE.—Old National Bank Building.

FOREIGN OFFICE OF THE WILLIAM J. BURNS INTERNATIONAL DETECTIVE AGENCY, INC.

CANADA, MONTREAL.—Transportation Building.
CANADA, TORONTO.—Kent Building.
CANADA, VANCOUVER.—605 Vancouver Block.
ENGLAND, LONDON, S. W.—Crown Chambers, 5 Regent St.
No. 1.

SPECIAL REPRESENTATIVES FOR THE AMERICAN BANKERS ASSOCIATION

GEORGIA, ATLANTA.—L. P. Whitefield, Suite 921-22 Healey Building.

December, 1920

Vol. XIII, No. 6

PROTECTIVE DEPARTMENT

L. W. GAMMON, MANAGER
Five Nassau Street, New York

NOVEMBER PROTECTIVE WORK

WARNING

EMBEZZLER AT LARGE

Examine your new accounts and recent renters of safe deposit boxes

JAMES TOWRIE. This individual, while acting as a teller of a New York member bank, disappeared on Saturday, October 9, with several thousand dollars of the bank's funds. In his loot were several one thousand and five hundred dollar bills, along with many one hundred and twenty dollar bills.

Previous to Towrie's disappearance, on several occasions, he expressed a desire for the west and it is consequently presumed that he has gone in that direction. He is an excellent horse-back rider and may secure a position on a western ranch.

Members of this Association will be aiding a member of the banking fraternity if they will search their records of new accounts and renters of safe deposit boxes since October 9, 1920, as Towrie has either deposited this money or has rented a safe deposit box.



JAMES TOWRIE

Being successful in one coup he might try it again, therefore our members are also urged to watch closely any new applicant for a position.

A reasonable reward will be paid for information leading to the arrest of Towrie. Towrie is described as 21 years of age, 5 feet 8 inches, 138 pounds, slim build, sallow complexion, grey eyes, dark brown hair; occasionally wears tortoise-shell rim spectacles with gold bridge and ear pieces.

J. ALLISON, alias B. Henderson, alias Allen I. McCann, alias A. L. Joshlon, alias A. R. Kinzaid, alias S. R. Welton, alias E. Willard, alias J. D. Wayfield, alias S. A. Everhart. An individual using the above names is operating extensively in the State of Kansas with bogus checks purporting to have been issued by various firms and drawn on different banks. He has used checks purporting to have been issued by the Rainalter Motor Washer Co., Kansas City, Mo., drawn on the Commonwealth National Bank of Kansas City, Mo., the Western Mercantile Co., Salt Lake City, Utah, drawn on Walker Bros. of Salt Lake City, Utah, the Great Western Supply Co., Denver, Colo., drawn on the Denver National Bank of Denver, Colo., the Onyx Utensil Co., Kansas City, Mo., drawn on the Southwestern National Bank of Commerce, Kansas City, Mo., and others. The operator is described as being 35 years of age, 5 feet 10 inches, 160 pounds, dark complexion, dark hair, usually wears light colored cap pulled down over his eyes, has appearance of a prosperous Italian.



ROBERT J. BAKER, alias Fred E. Baker. Banks are warned to be on the lookout for a bogus check operator with a small flesh tumor above his right eye, and a large tumor on the right side of his neck. This man has recently defrauded several member banks in eastern cities by using a clever scheme, whereby he can use one of your depositors for identification purposes. On two occasions he called on persons residing in small towns and after leading them to believe that he was acquainted with some of their relatives in distant cities, succeeded in having them introduce him to a bank where he passed a bogus check on the strength of the depositor's identification. Our detective agents are now endeavoring to cause the apprehension of this operator, and should he call at your institution, notify the nearest office of our detective agents immediately. He is described as being 40 years of age, 5 feet 9 inches, 160 pounds, dark hair, smooth shaven, good talker; neatly dressed; has a flesh tumor on the forehead immediately over the right eye, and a walnut size tumor on the right side of neck, which is noticeable when fully dressed.

O. A. KIRBY, alias J. H. Royce, etc. In March, 1920, one O. A. Kirby was reported to our detective agents' New Orleans representative by a local member bank as having drawn numerous checks on their bank, using the names of various firms in the city of New Orleans, principally Doullout & Williams Shipbuilding Co., Southern Motor Car Co., United Motor Car Co. and Abbott Motor Car Co. He continued passing these checks on hotels and merchants throughout the South. On October 18, 1920, it was reported that this operator, using the

name of J. H. Roye, had victimized a member bank at Pascagoula, Miss., he having given them a check in a small amount on the paper of the Canal Bank & Trust Company, New Orleans, La., ostensibly issued by the Wichita Truck & Tractor, Inc., and bearing the name Fred E. Perkins, as Secretary. There is no such firm in New Orleans as the Wichita Truck & Tractor, Inc. This operator has been known to use the names of C. A. Kirby, W. E. Barnard, W. P. Martin, W. D. Boyd, J. H. Roye and A. M. Smith, and in the last operations reported to us, which were in Natchez, Miss., he used the name of A. M. Smith. On the end of his checks, he has typewritten: "Charge to Mississippi expense account." A warrant is in the hands of the local authorities, both at Pascagoula, Miss., and Greenville, Miss. Kirby, alias Roye, etc., is described as follows: 35 or 40 years of age, 5 feet 10 inches, 140 pounds, good build, dark complexion, light brown eyes, brown hair, smooth shaven; slightly bald at back of head, slightly stoop-shouldered.

B. E. Kirby

JAMES MASON, alias Edward Myers, alias Arthur Clark, recently operated in Kansas City, Mo., against several banks by opening savings accounts and drawing on uncollected items. He claims to be a waiter by occupation and usually has a woman accompanying him. She sometimes endeavors to draw on his accounts as his wife. A specimen of the operator's handwriting appears herewith and his description is as follows: about 20 years of age, 5 feet 9 or 10 inches, 125 or 130 pounds, very slender build, dark eyes, dark hair, has a peculiar high-pitched voice.

James Mason

H. W. PIERCE, alias H. L. Spangler, alias B. W. Jones. An individual using the above names is drawing drafts on the Fisheries Product Company of New York, N. Y., Wilmington, Del., or Norfolk, Va. His method of procedure is to send telegrams to himself at different towns, then go to a local bank, present the telegram stating he is authorized to draw on the Fisheries Product Company, and draw a draft against that firm. He has defrauded four member banks in South Carolina. We are unable to supply a description at this writing.

GEORGE RYAN succeeded in securing cash on a bogus check in a small amount from a member bank at Galien, Mich. Ryan produced papers to identify himself as George Ryan, following which the interested bank cashed the check in question, which was drawn on the Commercial & Savings Bank of Albion, Mich., and purported to have been signed by H. Bren, cashier of A. Gould & Co., Albion, Mich. Ryan is described as being 45 to 50 years of age, 5 feet 10 inches, slender build, dark hair tinged with gray, black mustache, well dressed.

M. J. SMITH. This individual has defrauded a member bank of Concord, N. C., by means of bogus checks. He appeared in the vicinity of Concord and claimed that he had inherited a large fortune from an uncle who had died, and that he was planning to take up his residence in Concord. After making a big show he issued numerous checks drawn against a local bank, for furniture and other household

goods, and after materially benefiting from these purchases, he left the vicinity and is now badly wanted. Smith is described as: 43 years of age, 5 feet 10 inches, black hair mixed with grey, almost bald on top, has very noticeable carbuncle scar on back of neck, toes on both feet turned upward, caused by being frostbitten, machinist by occupation.

CHARLES STAYMAN, alias Charles Stamm, recently defrauded member banks in Muscotah, Kans., and Kansas City, Mo., with checks on which he had forged the name of a reliable farmer living near Jefferson. Our detective agents are endeavoring to cause the apprehension of Stayman, who is said to be a Spanish War Veteran and is described as being about 45 years of age, 5 feet 10 or 11 inches, 140 to 150 pounds, blue or gray eyes, smooth shaven; is a neat dresser; his left hand and wrist are stiff, due to an accident he claims he received while in the U. S. Army.

H. B. WILLIAMS. A member bank of Berkeley, Calif., was victimized by one H. B. Williams, who claimed to be living at a local hotel and stated he was employed in the library of a local university. He presented a check in a small amount, drawn on the First National Bank of Redland, Calif., and secured the cashier's O.K. on this check. Subsequently the teller cashed another check in a small amount drawn on the same bank. The bank officials then became suspicious and a telegram to the Redland bank brought the response that H. B. Williams had no account and was unknown there. The operator is described as follows: 23 years of age, 5 feet 10 inches, 165 pounds, medium build, dark complexion, dark blue eyes, dark brown hair.

GENERAL

MORRIS ALTMAN, alias H. E. Richards, alias Chester Sullivan, alias C. P. Connors, alias Philip E. Samuels, alias Charles S. Burton. An individual using the above names is now operating in the states of New York, Connecticut and New Jersey with bogus checks drawn on the Bowery and Grand Street Branch of the Chatham and Phenix National Bank, New York, N. Y. These checks are in small amounts and bear what purports to be a certification stamp of the Chatham and Phenix National Bank. Thus far no member bank has been defrauded. The operator usually enters an automobile supply store and purchases an inner tube, presenting a check in payment and securing the balance in cash. He is described as being about 32 or 33 years of age, 5 feet 4 inches, 155 pounds, fair complexion, smooth shaven, well dressed.

Chas S Burton
Philip E Samuels

MRS. BRAGG. An individual representing herself to be Mrs. Bragg caused a Kansas City, Mo., member bank to suffer a loss on a forged check. This woman claimed to be the wife of a man well known locally and through this false representation, was successful in having a check bearing the forged signature of that man cashed at a local merchant's. The interested bank honored same on presentation through the clearings, thereby sustaining a loss.

C. M. BROWN is wanted by a member bank at Beaver, Okla., for disposing of property on which they held a chattel

mortgage. He is about 24 years of age, 130 pounds, light complexion, is a very untidy dresser and usually has tobacco all over his face.

WILLIAM DOMINO. Member banks in the vicinity of St. Louis, Mo., are warned against the operations of this man, who is drawing bogus checks on various banks, also forging his father's name. He is described as follows: 20 years of age, 5 feet 3 inches, 120 pounds, dark hair worn in a pompadour, smooth shaven; few pimples on face; smokes many cigarettes; very good talker; wore brown suit and soft hat when last seen; has wife with him.

William Domino

W. B. GRIFFIN is wanted by a member bank at Maud, Okla., for defrauding them by raising the amount on a check given him for labor, from \$8.35 to \$80.35. Our detective agents are endeavoring to locate him. His description is as follows: about 45 years of age, 150 pounds, florid complexion, dark hair mixed with gray, smooth shaven, Roman nose.

BERNARD LYMAN has operated in the states of Virginia and North Carolina, passing bogus checks on hotels, merchants and other individuals. The checks purport to be issued by the Oldsmobile Sales Co., "by G. C. West," and are drawn on the Rouse Banking Co., La Grange, N. C. He claims to be buying cotton for a firm in Beaufort, N. C. Lyman is described as being about 6 feet tall, slender build, light complexion, smooth shaven, wore a cap and leather-lined overcoat.

GEORGE SANDERS. An operator using this name has caused a member bank of Inglewood, Calif., to sustain a loss on five checks bearing the forged signature of a depositor. The checks were cashed at various local merchants and honored by the bank upon presentation through the clearings. No description of the operator is available, but we are reproducing a specimen of his handwriting.

George Sanders

CLARENCE YOUNG defrauded member banks at Anthony and Jetmore, Kans., by disposing of property on which they held chattel mortgages. Our detective agents are endeavoring to locate Young, who is described as 37 or 38 years of age, 5 feet 10 or 11 inches, 150 to 160 pounds, slender build, florid complexion, blue or gray eyes.

ARRESTED

MASTER FORGERS UNDER ARREST

Edward O. Cecil and Burroughs McGraw apprehended in San Francisco

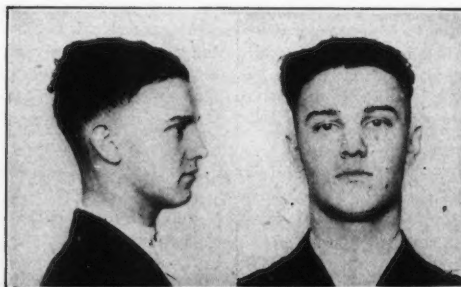
These two individuals began their operations in Salt Lake City, Utah, during October, 1920. Since then several member banks in Salt Lake City and Los Angeles, Calif., have been victimized. They operated with bogus checks, a great many of which were drawn on the First National Bank, Ogden, Utah. It is alleged that Edward O. Cecil was the master mind and wrote most of the checks, while Burroughs McGraw

cashed them. However, it was noted that some of the checks were in a different handwriting and following the apprehension of these two men in San Francisco by our detective agents, McGraw confessed to having written some checks and having given them to Cecil; however, he stated that all the checks he had cashed were written by Cecil and he simply indorsed and presented them. These two men also



EDWARD O. CECIL

defrauded numerous hotels and merchants. Our detective agents' Salt Lake City, Los Angeles and San Francisco representatives made an exhaustive investigation of this matter, and on November 8, 1920, one of our San Francisco representatives ascertained that someone had sent a telegram from San Francisco to a suspect in this case at Los Angeles. Following out this clue he ascertained that the individual in Los Angeles to whom the telegram was addressed was none other than Edward O. Cecil. He further learned that the one who sent the telegram was registered at a local hotel under the name of Jack Curtis. Upon investigating at that hotel he learned that Jack Curtis was expecting a man named Adams from out of town. Our representative had reason to believe that one of these men was Edward O. Cecil and secured the cooperation of a San Francisco city detective. Curtis was placed under surveillance and when Adams arrived at the hotel, both were questioned and placed under arrest. Subsequently Curtis admitted that his true name was Burroughs McGraw and that he had cashed numerous checks written by Adams, who was in reality Edward O. Cecil. Adams also confessed that he had used the name of Edward O. Cecil and had written various checks which McGraw uttered in Salt Lake City, Los Angeles and San Francisco. Cecil was held on a charge of having defrauded a San Francisco hotel and McGraw was held awaiting extradition to Los Angeles.



BURROUGHS MCGRAW

Edward O. Cecil is described as being 27 years of age, 5 feet 11½ inches, 132 pounds, very slender build, medium complexion, brown eyes, dark brown hair. Burroughs McGraw is 17 years of age, 5 feet 8 inches, 129 pounds, slender build, medium dark complexion, brown-gray eyes, black curly hair.

OLD OFFENDER REARRESTED

T. P. Davenport placed under arrest in New Orleans by our detective agents

T. P. DAVENPORT, whose picture appears in the April, 1917, JOURNAL Supplement, and who was arrested at Lafayette, La., some time in March, 1917, on a charge of issuing worthless drafts, was re-arrested at New Orleans on October 28, 1920, by our detective agents' New Orleans representatives. This criminal, from 1917 to the time of his arrest, had succeeded in defrauding various member banks in Mississippi, Alabama and Tennessee by means of worthless drafts. Forty-eight hours after receiving a report from a member bank at Crystal Springs, Miss., to the effect that they too had been defrauded by Davenport, our detective agents at New Orleans succeeded in apprehending him and placing him under arrest, and he is now being held awaiting trial by the Crystal Springs authorities.

M. B. ARTHUR was successful during September, 1920, in defrauding a member bank at Statesboro, Ga., by means of a bogus draft ostensibly drawn against a cotton and grain company of Augusta, Ga. An article giving the details of this man's operations was published in the October, 1920, JOURNAL Supplement. Our special representative at Atlanta conducted an investigation and ascertained that the operator's parents lived in Eastman, Ga., but Arthur was not then in Eastman. The local sheriff was advised relative to Arthur's operation and stated he would place him under arrest when he returned to Eastman. On November 1, 1920, our representative received a telegram from the sheriff at Eastman advising that M. B. Arthur had been arrested. Arrangements were immediately made for his return to Statesboro for trial. The operator is described as follows: 30 years of age, 6 feet, 140 pounds, dark ruddy complexion, light hair, slightly bald, blue eyes.

S. C. BAGGARLY has, by means of a mortgage swindle, defrauded a member bank at Wapato, Wash. The report of their loss was made to the Washington Bankers Association, and on behalf of both Associations, our detective agents made an investigation which resulted in the arrest of Baggarly at Calgary, Alberta, Can., he being located at that point by a Spokane representative of our agents.

ELIZABETH BLAKE. During May, 1920, our detective agents' San Francisco representatives were requested to endeavor to locate R. E. Blake and Elizabeth Blake, who, it is alleged, defrauded an Oakland, Calif., member bank by means of a mortgage swindle. Our detective agents' Los Angeles representatives also investigated this matter, and on October 10, 1920, were successful in locating Mrs. Elizabeth Blake in Santa Monica, whereupon she was placed under arrest by the local authorities and held awaiting extradition to Oakland. At the time of her arrest she stated that her husband was in Mexico and our agents will continue their endeavors to locate him.

G. G. BROWN and MRS. G. G. BROWN. A member bank of Wheeling, W. Va., having sustained a loss by means of a

bogus check and having notified our detective agents' Pittsburgh representatives, an investigator was detailed on November 6, 1920, to proceed to Wheeling. The check in question was presented by Mrs. G. G. Brown, drawn on The Guyan Valley Bank, Logan, W. Va., and was signed G. G. Brown. A local merchant also cashed two checks of the same description and they had caused the arrest of Mrs. Brown that day. Mrs. Brown admitted cashing the checks and stated same were written by her husband who was then in Bridgeport, Ohio. A local officer was sent to Bridgeport and returned with G. G. Brown. He admitted having written the checks in question. Both G. G. Brown and his wife are now awaiting trial at Wheeling, and it is expected that their case will come up at the January term of the criminal court.

JAY BULLOCK, alias Frank Ellis. The local authorities of Kalamazoo, Mich., have arrested Bullock for defrauding local merchants. He has since been identified as the individual who defrauded a member bank of Chicago, Ill., by means of a check bearing the forged signature of one of their depositors. He is described as 29 years of age, 5 feet 9 inches, black hair, blue eyes, dark complexion, lame.

SANTOS CAUDIELLO, alias Albert Brown, etc., is under arrest at Los Angeles, Calif., charged with defrauding a member bank by means of forged checks. Caudiello followed the practice of signing the signature of his foreman to checks. He was successful in several instances in securing the funds. Like the old proverb he went to the bank "once too often" with the result that he was detained until our detective agents' local representative arrived to question him. He at first claimed that the checks were given to him, but after a short questioning confessed to our representative, whereupon he was turned over to the local police. He used the following aliases in his transactions: Ysai S. Oeezo, alias John Smith, alias George Sital, alias Agust Dital. He is described as 20 years of age, 5 feet 6 inches, 125 pounds, brown eyes, black hair.

R. C. CROSS was the direct cause of a member bank of Clarksburg, W. Va., suffering a loss. Cross opened an account with the interested bank, using a check drawn on a distant bank, and was permitted to draw against same. When the bank finally found that the check was worthless, Cross had disappeared. Our detective agents' Pittsburgh representatives were notified, with the result that Cross was traced to Linden, N. J. Their New York representatives followed up the investigation and effected the arrest of Cross, aided by the local authorities. He is described as 28 years of age, 6 feet, 150 pounds, thin face, light hair.

PAUL DODGE. Our detective agents' Portland representatives were advised on November 1, 1920, that a member bank of Marshfield, Ore., had sustained a loss by means of a forged check, and had sworn out a warrant for Paul Dodge, the alleged operator. Our detective agents' Portland representatives investigated the matter and on securing a clue that Dodge was in the vicinity of Los Angeles, Calif., the matter was referred to our detective agents' Los Angeles representatives who were successful in locating Dodge at Alta Loma, a small town about 45 miles from Los Angeles. Dodge claimed that a mistake had been made and willingly accompanied our agents' representative to Los Angeles, where he was placed under arrest by the local authorities and held awaiting extradition to Oregon. The Oregon Bankers Association cooperated with this Association in financing this investigation.

ALEX. FARKAS, alias Alex. Wolf. On October 2, 1920, a member bank of Cleveland, Ohio, advised our detective agents that they had sustained a loss through paying out funds on two withdrawal orders bearing the forged signature of a depositor. Our detective agents' Cleveland representatives conducted an investigation, and a few days later the operator was placed under arrest in Chicago, Ill., by the local police department on information furnished by our detective agents. He was subsequently returned to Cleveland, where, on October 13, he pleaded guilty to a forgery charge and was sentenced to serve an indeterminate term in the penitentiary after which he was immediately paroled.

ED. FITZPATRICK, alias Walter Stratford, alias C. Stevens, alias C. Thompson. A member bank of Watsonville, Calif., reported on November 8, 1920, having sustained a loss of a large amount by means of a swindle. Our detective agents' San Francisco representatives were requested to locate the operator. On November 11, one of our agents' representatives ascertained the operator had stayed at a certain hotel in Redwood City, but had left that morning and they did not know where he had gone. It was ascertained, however, by our agents' representative that the operator had left Redwood City in a Ford touring car bearing a certain license number. The sheriffs in all the adjoining towns were requested to be on the lookout for this man, and late that afternoon the marshall at Tracy advised that he had arrested Fitzpatrick. Fitzpatrick has since been returned to Santa Cruz, where he is awaiting trial on the charge of the Watsonville, Calif., bank. Fitzpatrick is described as: 38 years of age, 5 feet 6 inches, 135 pounds, slender build, ruddy complexion, grey eyes, dark brown hair.

WILLIAM C. GILLETTE defrauded a member bank of Wichita Falls, Texas, by means of a worthless check drawn on the First National Bank, Colorado Springs, Colo. Our detective agents' Dallas, Denver and Kansas City representatives investigated the matter and on October 14, 1920, one of our Kansas City representatives ascertained that the operator and his wife had left Strong City, Kans., the preceding day in a Stutz roadster, traveling east. The local sheriff ascertained that they had taken the road to Emporia. Our representative cooperating with the local authorities then proceeded to Emporia where this operator was placed under arrest and held awaiting extradition to Wichita Falls, Texas. William C. Gillette is described as being 28 years of age, 5 feet 4 inches, 140 pounds, heavy build, fair complexion, blue eyes, blond hair.

W. N. GOODMAN. Recently this individual caused member banks of Big Springs, and Ranger, Texas, to suffer losses through mortgage swindles. Our detective agents' Dallas representatives conducted an investigation and on October 27, 1920, were successful in locating the operator and effecting his arrest in Weatherford, Texas. Goodman was held awaiting extradition to Big Springs, Texas, where he will be tried on the banks' charge. He is described as being 55 years of age, 5 feet 6 inches, 170 pounds, stout build, ruddy complexion, light hair, smooth shaven.

PHILLIP C. GREY, alias Dan C. Cline, alias D. E. Lloyd, alias E. E. Grey. This individual was formerly employed at Walnut Grove, Calif., as a bookkeeper. On September 7, 1920, he disappeared and subsequently it was discovered that several checks, totaling a considerable amount, on which a Reo Vista, Calif., member bank suffered a loss, bore forged signatures. Our detective agents were notified and conducted an investigation. The operator was traced to Salt Lake

City, Utah, Kansas City, Mo., and Dallas, Texas. While in Dallas he was located by our detective agents' Dallas representatives who effected his arrest. He has since been returned to California and is now awaiting trial.

H. R. HINCKLEY, alias J. Rowatt, alias M. A. Handley. On October 7, 1920, our detective agents' Portland representatives were advised by a member bank of Hillsboro, Ore., that an individual using the above names had victimized them. An investigation was made by our Portland and Seattle representatives, and on October 19, 1920, it was ascertained that Hinckley had recently married and was to meet his wife that night. When she met him he was placed under arrest and returned to Hillsboro for trial.

E. H. HOLMBLAD. A member bank of Chicago, Ill., advised our detective agents that they had sustained a loss through a worthless check drawn on a Detroit bank. The operator opened an account with the worthless check and succeeded in drawing against same before the interested bank ascertained that it was worthless. Shortly thereafter this individual was placed under arrest by the local authorities in Detroit, Mich., and held awaiting trial on a local charge.

H. M. LUTES was placed under arrest at Georgetown, Ill., during October, 1920. At the time of his arrest, letters of inquiry were sent to different state bankers associations, but it was not ascertained where Lutes was wanted. Early in November our detective agents' Des Moines representatives had their attention called to this arrest, and upon referring to their files, ascertained that Lutes had defrauded three member banks in Iowa. Arrangements were immediately made to have detainer warrants lodged, and it was learned that Lutes had also defrauded a member bank in Illinois. He confessed to that operation and was sentenced to serve an indeterminate term of from two to fourteen years in the Illinois State Penitentiary. Lutes has used the following aliases: H. M. Smith, alias J. B. Lane, alias W. P. Hill, alias W. P. Hall, alias H. D. Lang, alias J. D. Summa, alias J. B. Love, etc. He is described as being about 50 years of age, 5 feet 10 inches, 200 pounds, dark, tanned complexion, stubby mustache.

B. H. McDONALD. A member bank at Winterhaven, Fla., reported a loss sustained by them to our representative at Atlanta, Ga., wherein they were defrauded on checks bearing the forged signatures of their customer. After a two-day investigation, McDonald was located at Birmingham by our representative and his arrest effected with the cooperation of the local police. McDonald has since been returned to Florida for trial.

BRUCE I. McDOWELL. On October 1, 1920, this individual received funds from two Walters, Okla., member banks on mortgages on houses, cotton and other stock which was not in existence. Up to that time McDowell had lived a few miles south of Walters, but on that day he left that vicinity. Our detective agents' Kansas City representatives upon investigating ascertained that the operator had relatives in Texas, and the matter was referred to our Dallas representatives. They located a relative of the operator and through her ascertained the neighborhood in which the operator and his family were living. Upon canvassing that neighborhood McDowell was located and placed under arrest by the local authorities cooperating with our agents. He was held awaiting extradition to Walters, Okla.

ELIZABETH A. MARTIN, alias Nellie M. Morrison, etc., has been arrested by the Pittsburgh police on the charge of

defrauding several local banks. She has used the following aliases: Elizabeth H. Carson, alias Ethel H. Cummings. She is described as follows: 27 years of age, 5 feet 2 inches, 109 pounds, slender build, brown eyes, dark chestnut hair.

W. J. NORTHCUTT recently defrauded member banks at Walters and Temple, Okla., by disposing of property on which they held chattel mortgages. The matter was turned over to our detective agents, and Northcutt's arrest was effected in Sweetwater, Texas, on November 13, 1920. Northcutt is being returned to Oklahoma for prosecution.

CLYDE REEVES. It is alleged that an individual using this name defrauded a member bank of Broadwater, Nebr. During October, 1920, he was arrested by other interested parties at Billings, Mont., and held there on a local charge.

SAM SCHIMSKY. On October 26, 1920, a member bank at New Orleans, La., communicated with our detective agents in that city, and requested that a representative be sent immediately to the bank, as two negro boys were being held there who had presented a check in a small amount, signed by William Ford, who had no account at the bank, the negro boys claiming that a white man had given them the check and asked them to secure the money for it. Arriving at the bank, the representative sent by our detective agents had one of the officials of the bank give the two negro boys a dummy package supposedly containing the money called for on the check, and instructed them to take same to the man who had given them the check. They did so, our representative following close behind them. On reaching Canal and Basin Streets they handed the dummy package to a young man, who, from all appearances, had been impatiently awaiting their return. He eagerly seized the envelope, and was about to tear same open, when he was accosted by our representative. Realizing that the game was up, he accompanied our representative to police headquarters, where he gave his name as Sam Schimsky, stating that his reason for forging the check was because he "was broke and wanted to raise some money." He was booked under a local charge and lodged in jail, awaiting trial. Schimsky is described as follows: 20 years of age, 5 feet 2 inches, 115 pounds, slender build, pale complexion, light brown hair, blue eyes, smooth shaven.

RAY C. SLAYTON was arrested at Cleveland, Ohio, on information supplied by the local representatives of our detective agents, it being alleged that he was responsible for a series of bogus checks being negotiated in the Southern states. Slayton has been returned to Farmville, Va., for trial, he being wanted there for defrauding a member bank.

SAM S. SPENCE, alias Sam Simms, alias Sam Simmons. Several member banks in Compton, Long Beach and Orange, Calif., were victimized by this operator and lost considerable amounts. Forged automobile contracts were the means of the operator securing the funds. Our detective agents were notified and conducted an extensive investigation, which resulted in the arrest of Sam S. Spence on August 30, 1920 at San Francisco, Calif. He has since been returned to Long Beach for trial.

V. G. SWEARENGEN, alias H. Roberts, was arrested in Kansas City, Mo., on November 5, 1920, by our detective agents' Kansas City representatives, assisted by the local police department. Swearengen defrauded a member bank in Kansas City by forging the names of the secretary and president of a local firm depositing in that bank, to several checks which he used to open an account at another Kansas City

bank under the name of H. Roberts. Swearengen was employed by the firm whose name he forged and had the forged items charged to different accounts in such a way that the forgeries were not discovered for several months after they were committed. The operator is described as 32 years of age, 5 feet 8 inches, 155 pounds, good build, dark eyes, dark hair.

J. C. WALMSLEY, alias J. C. Webster, alias Clifford Webster, etc., was released from the Missouri State Penitentiary on September 11, 1920. He went to Kansas City and worked at different places, being an expert stenographer, and on October 15, went to work for the Pioneer Construction Company, Kansas City. He left their employ on the last of October after stealing two pads of blank checks. He immediately filled in a great number of these checks with which he opened an account at a member bank in Kansas City, having forged the names of officials of the Pioneer Construction Company to same. He worked too fast, however, as



J. C. WALMSLEY

he ran the account up to several thousand dollars and another member bank carrying the account of the Pioneer Construction Company found that the account was being overdrawn, as they had not discovered the forgeries and had charged all of the forged checks to the Pioneer account. On notifying their customer, it was discovered that several thousand dollars worth of these checks were forged. Our detective agents' Kansas City representatives were notified on November 16, and on November 17, they succeeded in locating Walmsley, and with the assistance of the local police department placed him under arrest. He is now being held for trial. His description is as follows: 28 years of age, 5 feet 8 inches, 160 pounds, medium build, medium complexion, blue eyes, dark chestnut hair.

WILLIAM R. WATSON, alias L. E. Champlin. A member bank at El Paso, Texas, reported to this department a loss sustained by them wherein they were defrauded when they paid out on a check which was subsequently returned bearing a forged indorsement. Before our detective agents could be notified, the special agents for the Southern Pacific caused the arrest of Watson who is now being held at Los Angeles on a similar charge.

J. W. WILLIAMS, alias J. L. Arlington. A member bank of Rosedale, Kans., sustained a loss in a small amount through a forged check. Our detective agents' Kansas City representatives investigated this matter and early in October, 1920, this individual was arrested by the local authorities at Tulsa, Okla., and returned to Fort Worth, Texas, for trial, it having developed that he had secured a large amount there through forged instruments.

JERRY T. WORKMAN defrauded a member bank at Harts-horne, Okla., recently by disposing of mortgaged property and securing a loan on live stock which he did not own. The case was referred to the Oklahoma City representative

of our detective agents, who located Workman at Antlers, Okla., at which place he was arrested by Sheriff Westbrook cooperating with our agents. He has been returned to McAlester, Okla., for prosecution.

STATISTICS OF THE PROTECTIVE DEPARTMENT

	Awaiting trial August 31, 1920	Arrested since August 31, 1920	Arrested in Nov., 1920	Total	Convicted	Discharged or acquitted	Fugitive, escaped, insane or died	Awaiting trial
Forgers, etc.....	144	53	33	86	34	15	5	176
Burglars	7	2	....	2	5	....	....	4
Hold-up robbers.....	7	2	....	2	....	....	....	9
Sneak thieves.....	3	....	....	....	....	....	....	3
Total	161	57	33	90	39	15	5	192

RULES OF THE PROTECTIVE COMMITTEE

1. Upon receipt of notification by the General Secretary, Five Nassau Street, New York City, or the nearest office or correspondent of the William J. Burns International Detective Agency, Inc., of an attempted or successful perpetration of fraud or crime upon a member of this Association in its banking rooms, or in the rooms of such branches as are members, either by forgery, check-raising, worthless or bogus checks, swindle, sneak theft, robbery, hold-up or burglary therein, the committee will at once use its best efforts to apprehend the criminal. No action, however, will be taken unless immediate notice is given, and **a case once committed to the Association cannot be taken out of its hands nor the offense condoned or compromised.** If for any reason whatsoever no prosecution takes place when the member is in a legal position to aid in the prosecution, and fails to do so, such member shall reimburse the Association for all expenses incurred in connection with the case reported.

2. In reporting cases the member agrees to swear out a warrant for the criminal concerned when his identity has been determined: or a John Doe warrant at once in states where permitted. The committee relentlessly pursues both amateur and professional criminals in cases of attempted or successful fraud or crime upon members of the Association, but cannot take cognizance of such offenses where perpetrated upon others than members, or of so-called "inside jobs" where the offender is an officer or employee of a member. The committee relies upon the state, county or local authorities to arrange for the extradition and the payment of expense incident to the return of a prisoner. The committee will not pay witness fees, and will not be responsible for any expense incurred for protective work which has not been previously authorized.

